

2022 Joint Task Force Addressing Racial Disparities in Home Ownership Draft Work Plan and Proposed Focus Areas

House Bill 2007 (2021) identifies the following activities for the Task Force:

1. Review the 2018 and 2019 work and reports of the Joint Task Force on Addressing Racial Disparities in Home Ownership;
2. Continue, as necessary, any of the investigation or reporting tasks initiated by the Task Force on Addressing Racial Disparities in Home Ownership under section 1, chapter 110, Oregon Laws 2018; and
3. Recommend solutions, including legislation, to eliminate discrimination and other barriers identified by the Task Force on Addressing Racial Disparities in Home Ownership under section 1, chapter 110, Oregon Laws 2018, in order to ameliorate conditions reducing or preventing homeownership among people of color in this state.

Draft Work Plan

Date	Topic(s) & Tasks	Objectives / Desired Outcomes	Resource Needs
May 4, 2022	Organizational Meeting (introduce members and staff, adopt rules, and elect co-chairs) HB 2007 Overview 2018-2019 JARDHO Overview Task Force Work Plan	<ol style="list-style-type: none"> 1. Organize Task Force and review activities and timeline contained in enabling legislation (HB 2007). 2. Brief members on work of previous task force and status of its recommendations. 3. Identify and agree on general work plan and timeline. 4. Identify current topics of interest based on previous task force recommendations. 	Materials <ul style="list-style-type: none"> • Task Force Rules • 2019 JARDHO Report • HB 2007 • Crosswalk of Recs & 2021 legislation • One-page summary
May 27, 2022	Proposed Work Plan Homeownership in Oregon <ul style="list-style-type: none"> • OHCS data and programs • Implementation of Task Force recommendations 	<ol style="list-style-type: none"> 1. Deeper dive into current status and what's changed since 2019, including homeownership rates, program data, homeownership centers, and fund allocation. 2. Agree on focus areas, general work plan, stakeholder engagement, and timeline. 	Materials <ul style="list-style-type: none"> • OHCS presentation on homeownership programs and data • Work plan proposal

Date	Topic(s) & Tasks	Objectives / Desired Outcomes	Resource Needs
June 6-16, 2022	Work Group Meetings	Problem investigation and identifying solution options. Identify missing stakeholders and data needs.	Materials
June 17, 2022	Focus Area #1: Funding and Organizational Capacity	Define focus area and related barriers. Identify and discuss possible solutions. Provide direction to work group.	Materials
June 20-July 14, 2022	Work Group Meetings	Continue problem investigation and identifying solution options, including how to ensure access, accountability, and implementation components.	Materials
July 15, 2022	Focus Area #2: Institutional and Regulatory Considerations	Define focus area and related barriers. Identify and discuss possible solutions. Provide direction to work group.	Materials
July 18-August 11, 2022	Work Group Meetings	Finish identifying solution options, including how to ensure access, accountability, and implementation components.	Materials:
August 12, 2022	Focus Area #3: Models for Asset Building Final recommendations – Focus Areas #1 and #2	Define focus area and related barriers. Identify, discuss, and adopt possible solutions.	Materials
September 9 or 16, 2022	Adopt Task Force Report (due September 15, 2022)	Review and finalize Task Force recommendations for all focus areas.	Materials Draft Task Force Report

Proposed Focus Areas and Issues

Proposed Focus Areas	Key Issues	Components of All Recommendations
#1: Funding and Organizational Capacity	<ol style="list-style-type: none"> 1. Align funding and income requirements with rising housing and living costs. 2. Support development of culturally specific services and staff recruitment / retention at homeownership centers, especially in rural communities. 3. Identify tribal homeownership needs and recommendations. 4. Support financial literacy education. 	<p>Each recommendation should consider:</p> <p>Access and Equity</p> <ul style="list-style-type: none"> • culturally specific outreach; • language access resources; • culturally specific financial literacy; and • professionally developed, culturally accessible curriculum or materials <p>Accountability and Implementation</p> <ul style="list-style-type: none"> • how many households will be served; • how much funding is needed to support homeownership in communities of color; • who is responsible for implementing the proposed programmatic or policy change; • the timeline for implementation; and • how the impact will be measured.
#2: Institutional and Regulatory Considerations	<ol style="list-style-type: none"> 1. Address disparities in housing lending and financial support for communities of color. 2. Develop mechanisms to hold financial institutions accountable for closing the homeownership gap among people of color. 	
#3. Models for Asset Building	<ol style="list-style-type: none"> 1. Explore community ownership models (e.g., community land trusts, manufactured homes, shared-equity homeownership) and opportunities for expansion. 2. Explore models of asset building for borrowers from communities of color, e.g., pilot lending product for Individual Taxpayer Identification Number (ITIN) borrowers. 	

