



# MEMORANDUM

Prepared for: Joint Task Force on Addressing  
Racial Disparities in Home Ownership  
Date: September 8, 2022  
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LPRO: LEGISLATIVE POLICY AND RESEARCH OFFICE

## Public Comment Survey Summary

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### SUMMARY

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Through a public comment survey, open from August 18 through September 2, 2022, the Joint Task Force on Addressing Racial Disparities in Home Ownership (Task Force) invited members of the public to indicate their level of support and to offer written comment for 12 separate policy proposals it proposed to address conditions that reduce or prevent homeownership among people of color in Oregon. These proposals relate to funding and organizational capacity; institutional and regulatory measures; and models for asset building. The responses are not anonymous and are being shared, via this memo, with the Task Force as written public testimony in advance of its meeting on Friday, September 9, 2022.

The 12 policy proposals in this document are shown as they appeared in the survey. The public comments submitted were not altered and are shown verbatim as submitted.

The distribution of levels of support are illustrated in charts and the comments are shown in tables.

This public comment survey was created and administered by the Legislative Policy and Research Office, a nonpartisan staffing, analysis, and public policy research office, which is currently staffing the Task Force.

In lieu of responding via this survey, the public was invited to submit written comments, via email, to [jardho.exhibits@oregonlegislature.gov](mailto:jardho.exhibits@oregonlegislature.gov). These comments are available online at <https://olis.oregonlegislature.gov/liz/202111/Committees/JARDHO/2022-09-09-10-00/MeetingMaterials>.

## POLICY PROPOSAL #1: AGENCY SUPPORT AND BIENNIAL REPORT

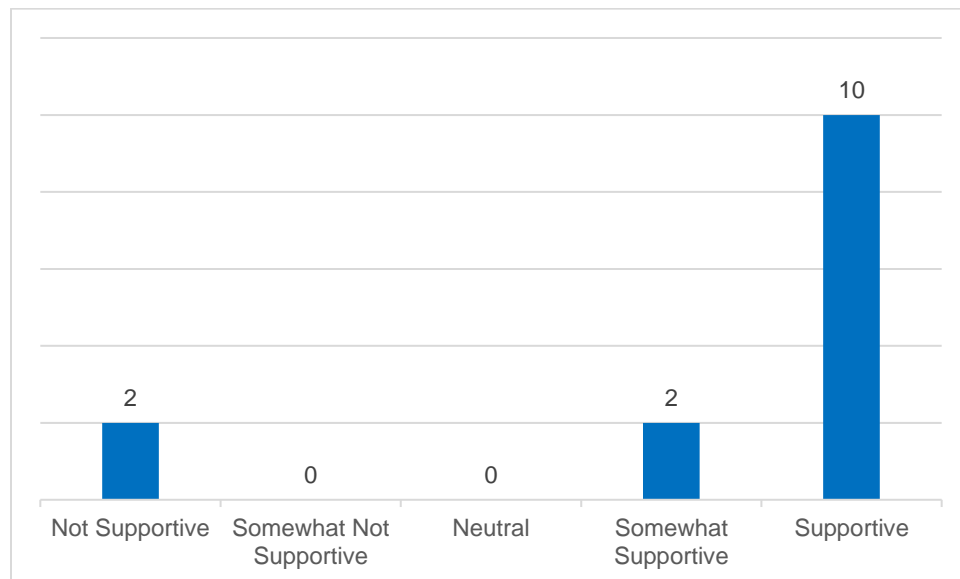
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(Click [here](#) for full proposal)

- Support the Oregon Housing and Community Services (OHCS) 2023 – 2025 agency budget request for Homeownership Division staff and programs
- Direct OHCS, the Bureau of Labor and Industries (BOLI), and the Department of Consumer and Business Services (DCBS), with assistance from the Fair Housing Council of Oregon (FHCO) and any other state agencies as necessary, to deliver a joint report to the Legislative Assembly committees related to housing and the Racial Justice Council by September 15 of every even-numbered year. Report shall include progress made on the proposals of the Joint Task Force on Addressing Racial Disparities in Home Ownership, and other measurable progress in reducing the disparities in homeownership by communities of color in Oregon.

See Figure 1 for the levels of support for this policy proposal and Table 1 for submitted public comment.

**Figure 1: Levels of Support for Proposal #1 – Agency Support and Biennial Report**



Source: Legislative Policy and Research Office

Data: Joint Task Force on Addressing Racial Disparities in Home Ownership Public Comment Survey

**Table 1: Public Comment for Proposal #1 – Agency Support and Biennial Report**

Name	Affiliation	Comments
Marcus L Luke II	Confederated Tribes of the Umatilla Indian Reservation	Here in eastern Oregon on the Umatilla Indian Reservation there's always lack of opportunity and the need for fair housing practices in the town of Pendleton. Farmers and ranchers always jack up the prices once they find out that a Tribal member of the Umatilla Indian Reservation is interested in the home. It's always the good ol boy system. The other side is they'll say sale is pending, but that means they don't wanna sell to a tribal member as they don't want them to be neighbor to their family. It's always like this, so the more fairness for all the better.
Laura McNerney	self	It's extremely important to ensure there is enough staff, and staff with diverse enough experiences and backgrounds, to reach all corners of the state and each metro area with housing affordability and related information. It's important to do good studies to know who to reach out to. If new positions are funded to support this work, I hope these agencies do a better job of hiring candidates who are not all from the same exact cultural and even economic background.
Kirk Barnes		This is just another excuse to take taxpayer monies and funnel it to state agencies (more employees) and non profits (more employees) under the assumption that communities of color are to ignorant to find the same widely available services that are used by others. Quite frankly it is demeaning to communities of color to suggest they need special help that only never-ending additions to state employees and more nonprofit employees can provide.
Michelle Manning		It would be helpful to see the breakdown of where the requested \$73 million dollars would go (staff salaries, partner agencies, direct homebuyer assistance, etc.)
No name		Trying to increase homeownership by spending 73 million dollars of taxpayer money on a program is not a sustainable strategy that will increase long-term homeownership. Owning and managing a home is very expensive partly due to the cost of taxes and fees, which will increase as the state's budget grows. The more money that goes into the marketplace, the more expensive housing gets. If the goal is really to increase homeownership, implement strategies that reduce the cost of building new homes.
Beth Jacobi	Saving Grace of Central Oregon	Saving Grace of Central Oregon, Housing for All, and the Central Oregon Health Council will all likely support this.
Kevin Sheehan	Native American Youth and Family Center	The OHCS Agency support and biennial report proposal aligns with the mission, vision, and values of the Native American Youth and Family Center (NAYA). The policy works to decrease racial disparities in homeownership which, in turn, creates more opportunity for Black, Indigenous, and People of Color (BIPOC) to identify a path toward homeownership. The policy calls for a joint legislative report of statewide bureau findings on racial disparities. We support this proposal.

Source: Legislative Policy and Research Office

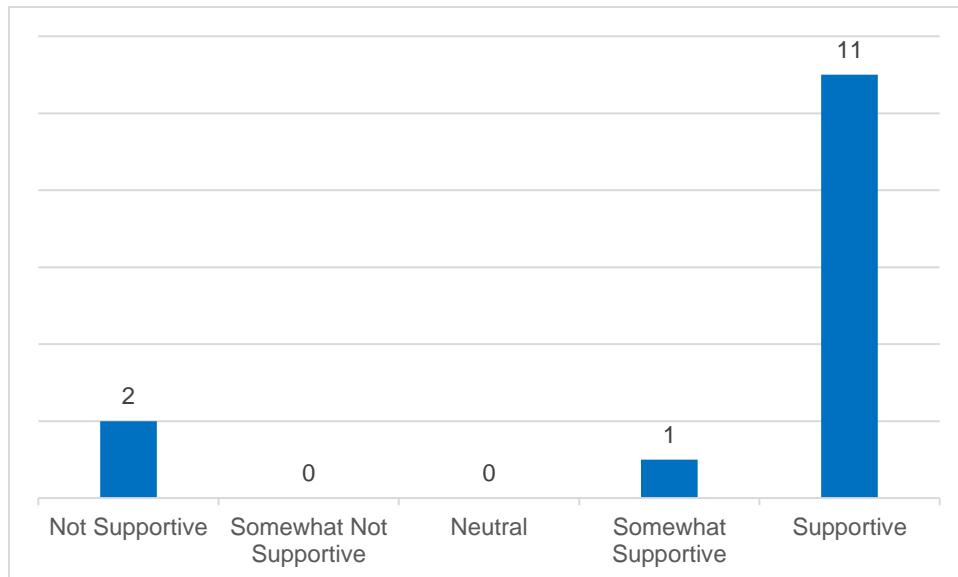
## **POLICY PROPOSAL #2: INDIVIDUAL DEVELOPMENT ACCOUNTS (IDA)**

(Click [here](#) for full proposal)

- Support Oregon Housing and Community Services (OHCS) budget request of \$35 million for 2023 – 2025 biennium to boost IDA program support for homeownership savers, particularly in regions where gaps exist for participants from Black, Latinx, or Native American communities
- Recommend the Legislative Assembly identify permanent biennial funding for the IDA Program that is responsive to evolving funding needs, specifically through savings from eliminating the Mortgage Interest Deduction for second homes
- If Mortgage Interest Deduction is not eliminated, recommend Legislative Assembly seek other IDA funding sources
- Consider an increase the IDA tax credit during the 2027 legislative session (tax credit sunsets January 1, 2028)

See Figure 2 for the levels of support for this policy proposal and Table 2 for submitted public comment.

**Figure 2: Levels of Support for Proposal #2 – Individual Development Accounts**



Source: Legislative Policy and Research Office

Data: Joint Task Force on Addressing Racial Disparities in Home Ownership Public Comment Survey

**Table 2: Public Comment for Proposal #2 – Individual Development Accounts**

Name	Affiliation	Comments
Marcus L Luke II	Confederated Tribes of the Umatilla Indian Reservation	The Umatilla Reservation Housing Authority on the Umatilla Indian Reservation had this program before working with the state of Oregon. It didn't work however that was over ten-years ago, it would be good to try it again with more incentive as the economy's changed so much with interest rates; supply & demand including high cost of shipping & fuel.
Laura McNerney	self	Permanent funding is important for these efforts to ensure they can continue over the long term. Gaps in home ownership cannot be solved in one 2 year session.
Kirk Barnes		90 percent of this money goes to more state employees and non-profits while not actually helping anyone. Stop penalizing one group simply so you can pretend like you are helping by paying yourself more.
Michelle Manning		The IDA is an extremely effective tool in addressing the racial gap in homeownership, as well as creating an affordable pathway to educational attainment & career opportunities.
No name		Again, why spend money on staff when this money would be better spent by the people who pay taxes. Even low-income people pay taxes and will be impacted by another government program that will not provide long-term sustainable homeownership. The more government interferes in the marketplace the more expensive homeownership gets. Reduce regulation for builder and developers to increase the supply of housing and help bring prices down.
Beth Jacobi	Saving Grace of Central Oregon	Saving Grace of Central Oregon, Housing for All, and the Central Oregon Health Council will all likely support this. There is definitely support to eliminate the MID for second homes.
Kevin Sheehan	Native American youth and Family Center	NAYA is the only culturally specific organization that is providing services for the Portland Urban Native American community and surrounding areas. More funding is needed to provide homeownership counseling and financial education to this population. IDAs are oftentimes the only tool that can help Native American families achieve Homeownership. With the rising cost of homes in both rural and urban areas additional funding is needed to increase the homeownership rate.

Source: Legislative Policy and Research Office

## POLICY PROPOSAL #3: DOWN PAYMENT ASSISTANCE (DPA)

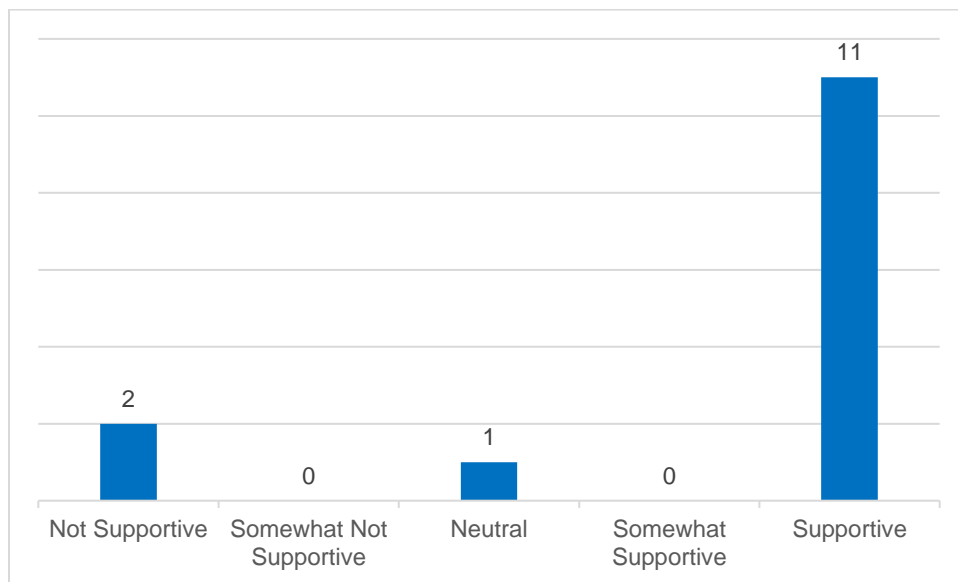
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(Click [here](#) for full proposal)

- Allocate \$10 million in additional DPA to be distributed through culturally responsive and tribal organizations
- Support the Oregon Housing and Community Services (OHCS) budget request of \$25 million for the 2023 – 2025 biennium for DPA to support borrowers utilizing the Flex Lending Program
- Direct OHCS to promulgate rulemaking to identify and eliminate barriers for Individual Taxpayer Identification Number (ITIN) holders in accessing state-administered down payment assistance programs by June 30, 2024

See Figure 3 for the levels of support for this policy proposal and Table 3 for submitted public comment.

**Figure 3: Level of Support for Proposal #3 – Down Payment Assistance**



Source: Legislative Policy and Research Office

Data: Joint Task Force on Addressing Racial Disparities in Home Ownership Public Comment Survey

**Table 3: Public Comment for Proposal #3 – Down Payment Assistance**

Name	Affiliation	Comments
Marcus L Luke II	Confederated Tribes of the Umatilla Indian Reservation	Yes, this is needed for Native American tribes with a first time mortgage and high cost of fuel, shipping, supply & demand & interest rates.
Laura McNeerney	self	This is a relatively small amount of money for down payment assistance and administration of such assistance. I definitely support this proposal and expanding it in the future.
Kirk Barnes		People of color make up 44% of people using this program. Why should taxpayers of Oregon be responsible for 35 million dollars so the State can move this number up 6% percentage points of which \$25 million is for nothing but more state employees to "support" those extra 6%.
Michelle Manning		DPA funding is a critical tool in addressing the racial gap in homeownership in Oregon, especially with how much housing prices have risen in recent years and current inflation. DPA allows families on the cusp of homeownership to close the financial gap and take on affordable and sustainable mortgages.
Kim McCarty	Community Alliance of Tenants	Seems like more money is needed.
Beth Jacobi	Saving Grace of Central Oregon	Saving Grace of Central Oregon, Housing for All, and the Central Oregon Health Council will all likely support this.

Source: Legislative Policy and Research Office



## **POLICY PROPOSAL #4: HOMEOWNERSHIP ORGANIZATION FUNDING AND CAPACITY**

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(Click [here](#) for full proposal)

### **Funding for Tribal Homeownership**

- Direct Oregon Housing and Community Services (OHCS) to create a dedicated, noncompetitive, and flexible funding set-aside that is responsive to unique tribal homeownership needs, including but not limited to down payment assistance, homebuyer education, and home repair
- Allocate \$4 million in one-time funding to each of the nine federally recognized Oregon Tribes to support the expansion of homeownership counselor staff positions, with baseline funding of \$120,000 per tribal organization and additional funding based on tribal membership size and need

### **Funding for Homeownership Centers and Culturally Responsive Organizations:**

- Allocate to the OHCS base budget \$200,000 per biennium, per organization for up to 24 homeownership centers or culturally responsive organizations to support operations costs for organizations supporting or expanding homeownership services for communities of color.

### **Training/Technical Assistance**

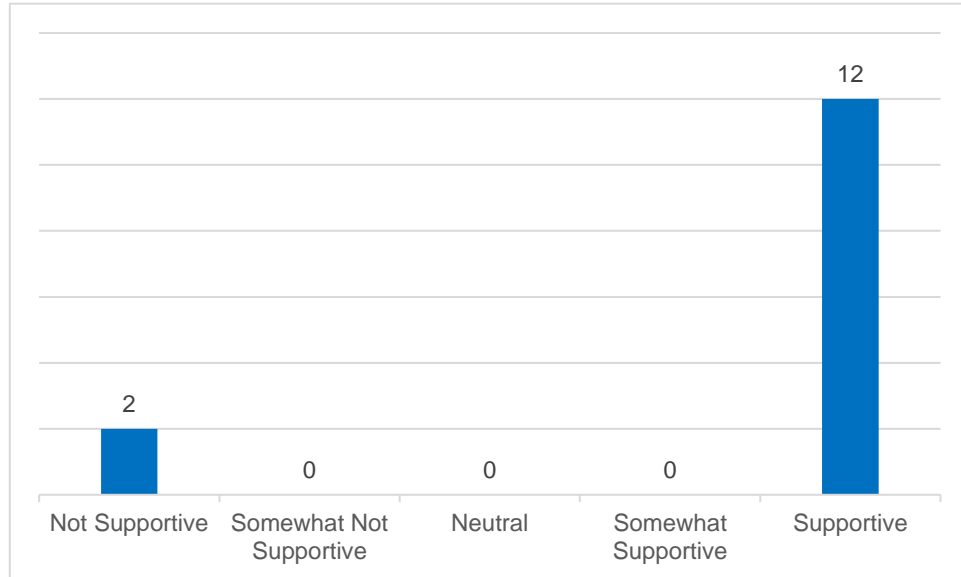
- Direct OHCS to partner with homeownership and culturally responsive organizations to co-facilitate regular, consistent peer learning and networking opportunities for new and continuing housing counselors
- Allocate \$200,000 to OHCS for the 2023 – 2025 biennium to convene virtual trainings to support homeownership center counselors in fulfilling annual training requirements, and maintain an online calendar of those trainings on its website

### **Reporting/Evaluation**

- Direct OHCS to investigate various state program evaluation requirements, and any relevant evaluation platforms/software, and recommend strategies for streamlining evaluation and reporting processes for grantees/subgrantees to the Oregon Housing Stability Council by June 30, 2024.

See Figure 4 for the levels of support for this policy proposal and Table 4 for submitted public comment.

**Figure 4: Level of Support for Proposal #4 – Homeownership Organization Funding and Capacity**



Source: Legislative Policy and Research Office  
 Data: Joint Task Force on Addressing Racial Disparities in Home Ownership Public Comment Survey

**Table 4: Public Comment for Proposal #4 – Homeownership Organization Funding and Capacity**

Name	Affiliation	Comments
<b>Marcus L Luke II</b>	Confederated Tribes of the Umatilla Indian Reservation	Yes, it is needed on each reservation for opportunity. Tribe need land that's development ready for water/sewer/electric; home repairs to existing homes as they're out of code and are risk and they don't have homeowners insurance, this includes septic pump, well pump goes out, need electrical inspection, leaky roof, rotted out floors in kitchen/bathroom & many are older than 35-years old.
<b>Laura McNerney</b>	self	Providing strong programs like this for tribal organizations makes a ton of sense. Oregon's tribes have in some cases come a long way in terms of reclaiming land, creating businesses, and otherwise building cultural and economic infrastructure. Helping more tribal members own homes will be another good step toward prosperity and stability in these communities.
<b>Kirk Barnes</b>		More money for employees, training, education, webpages excreta while actually helping no one.
<b>Beth Jacobi</b>	Saving Grace of Central Oregon	Saving Grace of Central Oregon, Housing for All, and the Central Oregon Health Council will all likely support this.

Source: Legislative Policy and Research Office

## **POLICY PROPOSAL #5: EDUCATION AND FINANCIAL LITERACY**

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(Click [here](#) for full proposal)

### **Inventory and development of pre-purchase counseling and education materials**

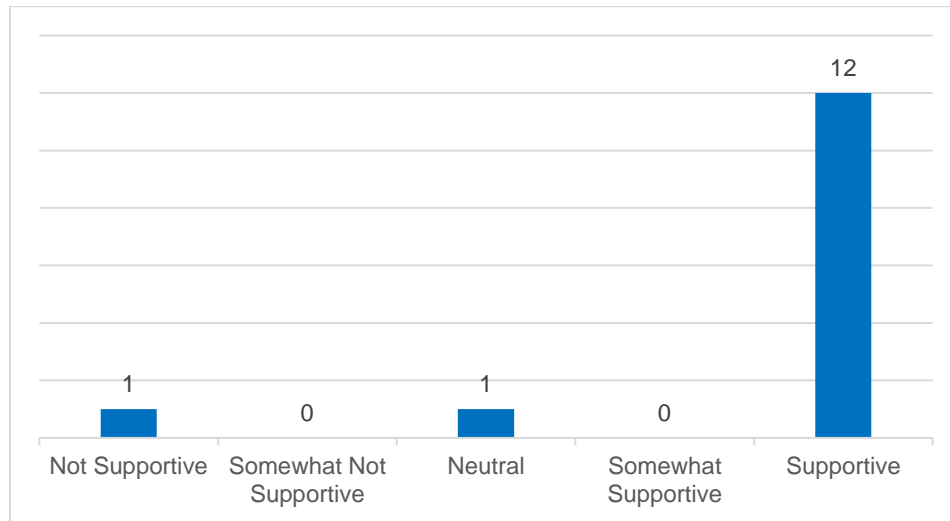
- Distribute funding (amount to be determined) to Oregon Housing and Community Services (OHCS) to hire staff and/or contractor(s) to conduct inventory and develop model curriculum that is culturally accessible and geographically relevant
- Distribute funding (amount to be determined), via contract with OHCS, to one or more organizations to translate curriculum materials into the five most commonly spoken languages in Oregon, other than English
- Direct OHCS to make curriculum available and easily accessible on its website

### **Inventory and development of written financial literacy materials**

- Distribute funding (amount to be determined) to OHCS to hire staff and/or contractor(s) to conduct inventory and develop culturally accessible catalog of materials, in consultation with Bureau of Labor and Industries (BOLI), the Department of Consumer and Business Services (DCBS) Northwest Bankers Association, and Northwest Credit Union Association
- Contract to translate catalog of materials into five most commonly spoken languages in Oregon, other than English
- Direct OHCS, in partnership with DCBS and BOLI, to make financial literacy material available across all financial institutions offering mortgage lending products

See Figure 5 for the levels of support for this policy proposal and Table 5 for submitted public comment.

**Figure 5: Level of Support for Proposal #5 – Education and Financial Literacy**



Source: Legislative Policy and Research Office

Data: Joint Task Force on Addressing Racial Disparities in Home Ownership Public Comment Survey

**Table 5: Public Comment for Proposal #5 – Education and Financial Literacy**

Name	Affiliation	Comments
Marcus L Luke II	Confederated Tribes of the Umatilla Indian Reservation	Tribes have their own cultural material to teach, they need funding to get more resources such as work books, childcare, dinner, even advertising such as media outlets, pamphlets/brochures, even help to hire assistant and maybe even a database to store all info. for potential grants.
Laura McNerney	self	I would want to ensure the languages targeted belong to underrepresented groups. That can include Europeans from developing countries such as Russians or Ukrainians, but German is often listed in the top 5, and resources should probably not go to support immigrants from a wealthy EU country.
Michelle Manning		This proposal would greatly streamline the work of housing counseling agencies and ensure the quality and accessibility of educational materials used across organizations throughout the state.
No name		This proposal seems like the only one that would have any real impact on sustainable homeownership.
Beth Jacobi	Saving Grace of Central Oregon	Saving Grace of Central Oregon, Housing for All, and the Central Oregon Health Council will all likely support this.

Source: Legislative Policy and Research Office

## POLICY PROPOSAL #6: APPRAISER TRAINING AND EDUCATION REQUIREMENTS

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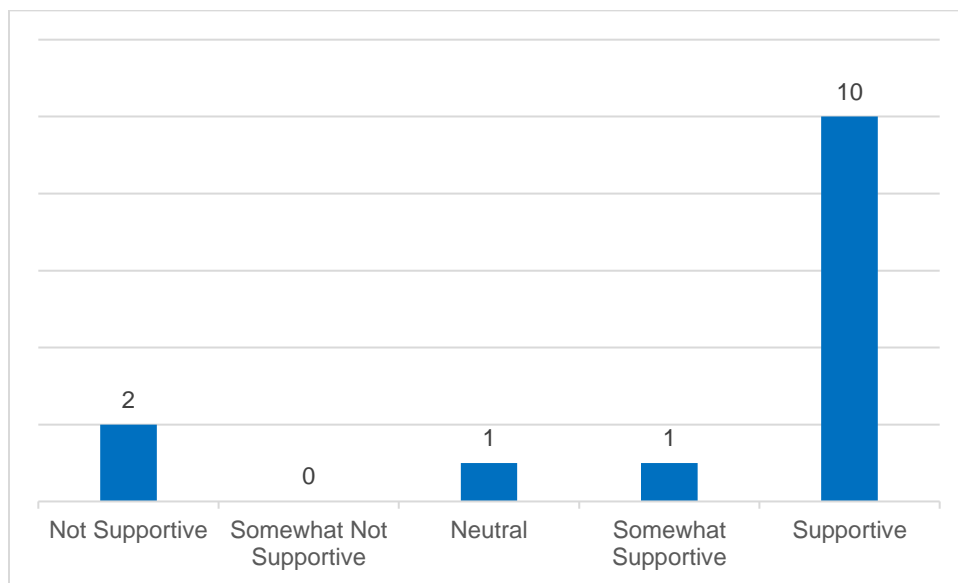
(Click [here](#) for full proposal)

- Amend ORS 674.310(2)(b) to incorporate the same fair housing and implicit bias language used for mortgage brokers and real estate agents in 2021. Proposed language in bold text.

*“Establishing educational requirements for certification or licensure of appraisers and for the registration of appraiser assistants that ensure protection of the public interest and comply with the requirements of the federal Act, **including on state and federal fair housing laws and topics of implicit bias, including racial bias.** Education requirements for state licensed appraisers and state certified appraisers must meet the minimum criteria established by the Appraiser Qualification Board of the Appraisal Foundation.”*

See Figure 6 for the levels of support for this policy proposal and Table 6 for submitted public comment.

**Figure 6: Level of Support for Proposal #6 – Appraiser Training and Education Requirements**



Source: Legislative Policy and Research Office

Data: Joint Task Force on Addressing Racial Disparities in Home Ownership Public Comment Survey

**Table 6: Public Comment for Proposal #6 – Appraiser Training and Education Requirements**

Name	Affiliation	Comments
Marcus L Luke II	Confederated Tribes of the Umatilla Indian Reservation	Yes, include tribes too and have them invited to the table for input, share ideas, resources and how to incorporate their ways too. Especially when it comes to mortgage codes, loan products, and how everyone is supposed to abide by protection laws.
Kirk Barnes		The whole idea of home inspection is already a scam, inspectors say whatever is required or necessary by the parties paying them. We don't need special state agencies training and certifying people, which requires more fees so the state can pay for more employees, driving up the price of a home even further simply for more state employees.
Kim McCarty	Community Alliance of Tenants	Encourage some of this funding for recruitment of People of Color to receive Appraiser training and accreditation
Beth Jacobi	Saving Grace of Central Oregon	Saving Grace of Central Oregon, Housing for All, and the Central Oregon Health Council will all likely support this.

Source: Legislative Policy and Research Office

## POLICY PROPOSAL #7: FAIR HOUSING LAW STATEWIDE REGIONAL ENFORCEMENT AND AWARENESS

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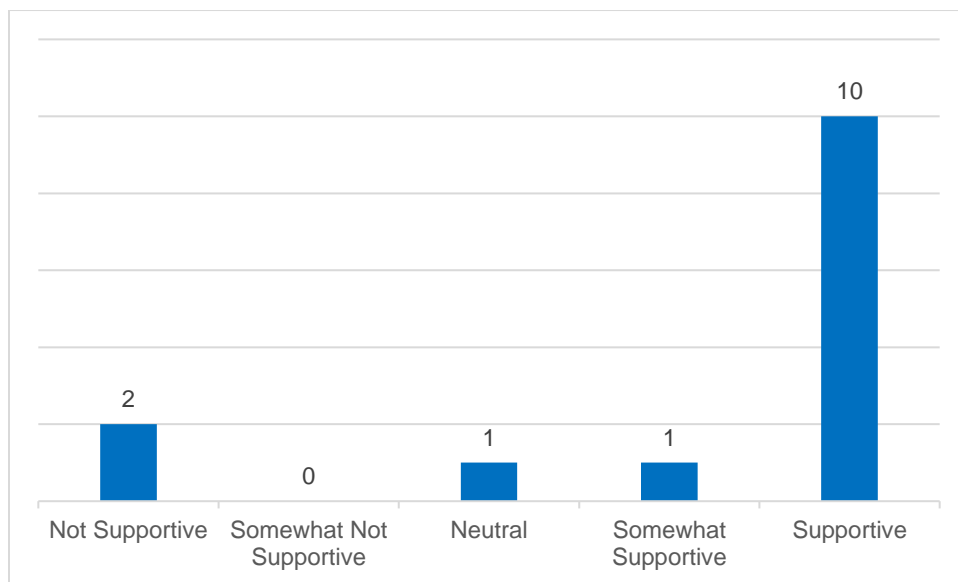
(Click [here](#) for full proposal)

Continue \$5 million investment of state General Fund for fair housing enforcement and awareness through:

- Funding for Fair Housing Council of Oregon (FHCO) of \$1.2 million annually to fund 12 FTEs statewide;
- Support of the Bureau of Labor and Industries (BOLI) budget, including \$1.15 million annually (\$2.3 million for the biennium) to support one Program Manager (1.00 FTE); six Civil Rights Investigators (6.00 FTE) to support housing discrimination investigation in four priority regions; and one Training and Development Specialist (1.00 FTE) to provide statewide fair housing education and outreach; and
- Support of the Department of Justice (DOJ) budget, including \$225,000 annually, to fund 1 FTE statewide.

See Figure 7 for the levels of support for this policy proposal and Table 7 for submitted public comment.

**Figure 7: Level of Support for Proposal #7 – Fair Housing Law Statewide Regional Enforcement and Awareness**



Source: Legislative Policy and Research Office

Data: Joint Task Force on Addressing Racial Disparities in Home Ownership Public Comment Survey

**Table 7: Public Comment for Proposal #7 – Fair Housing Law Statewide Regional Enforcement and Awareness**

Name	Affiliation	Comments
Laura McNerney	self	I think there should be 2 FTE, but if one is all we can get, I support that.
Kirk Barnes		More state employees that helps no one. The state does not enforce any current rules and laws with the people it already pays to do this job. Why should taxpayers pay for more people to not enforce anything.
Beth Jacobi	Saving Grace of Central Oregon	Saving Grace of Central Oregon, Housing for All, and the Central Oregon Health Council will all likely support this.

Source: Legislative Policy and Research Office



## POLICY PROPOSAL #8: SUPPLY INCENTIVE TAX CREDIT

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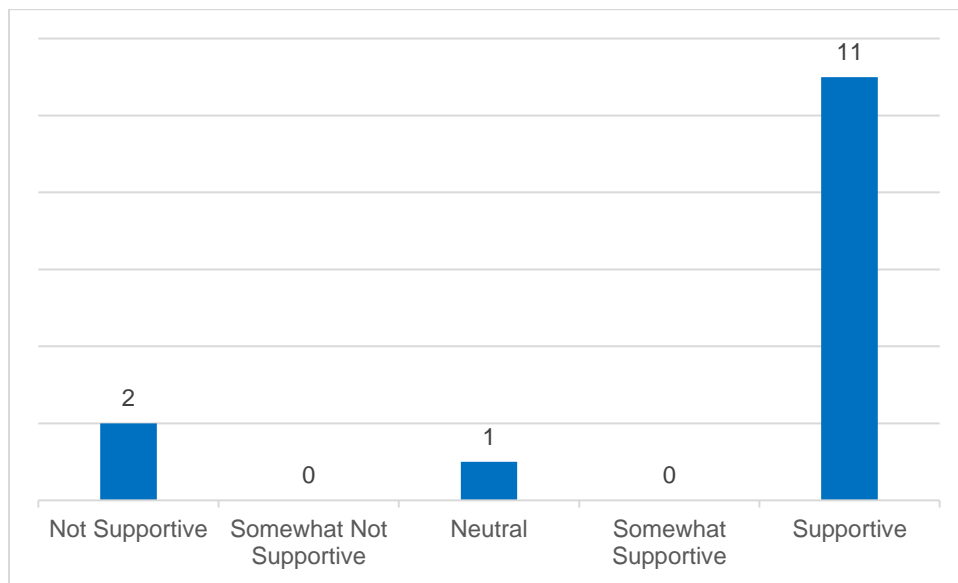
(Click [here](#) for full proposal)

To address investor ownership of existing homes and increase the return of existing homes to the homeownership market, propose a tax credit to encourage owners, including both personal and corporate taxpayers, of single-family homes to sell the home to one of the following buyers:

- current renter;
- nonprofit housing or homeownership organization; or
- purchaser under 100 percent annual median income (AMI) of the state/county.

See Figure 8 for the levels of support for this policy proposal and Table 8 for submitted public comment.

**Figure 8: Level of Support for Proposal #8 – Supply Incentive Tax Credit**



Source: Legislative Policy and Research Office

Data: Joint Task Force on Addressing Racial Disparities in Home Ownership Public Comment Survey

**Table 8: Public Comment for Proposal #8 – Supply Incentive Tax Credit**

Name	Affiliation	Comments
Marcus L Luke II	Confederated Tribes of the Umatilla Indian Reservation	Also include for Tribes too, so they can apply and utilize to their benefit as well, instead of being forgotten at the table, for both develop rentals and homeownership.
Kirk Barnes		This is simply discriminating against one class to benefit another at the expense of the taxpayer.
Kim McCarty	Community Alliance of Tenants	Single Family rental housing is also needed.
Beth Jacobi	Saving Grace of Central Oregon	A tax credit for investors to return homes to the market could actually provide an incentive for large investors to continue the practice of gobbling up homes. Are there upstream solutions to support instead to deter, regulate, tax, or penalize this practice? Oregon could start with new policies to increase transparency of real estate transfers. The Feb. 2022 US Senate hearing on how institutional landlords are affecting the housing market can be accessed on Youtube - "PBS Newshour". The Stop Wall Street Looting Act of 2021 introduced by Elizabeth Warren might have some ideas. Its goal is to reform private equity.
Kevin Sheehan	Native American youth and Family Center	NAYA supports policy proposal #8, which creates a tax credit to encourage single-family homeowners to sell their home to the current renter, a nonprofit housing or homeownership organization, or a purchaser under 100% AMI. For the proposed policy to have its intended effect, the tax credit would have to be widely publicized. NAYA supports this policy WITHOUT a residency requirement for the buyer, as such a requirement would put an undue burden on the households this policy is intended to benefit.

Source: Legislative Policy and Research Office

# POLICY PROPOSAL #9: SPECIAL PURPOSE CREDIT PROGRAM (SPCP)

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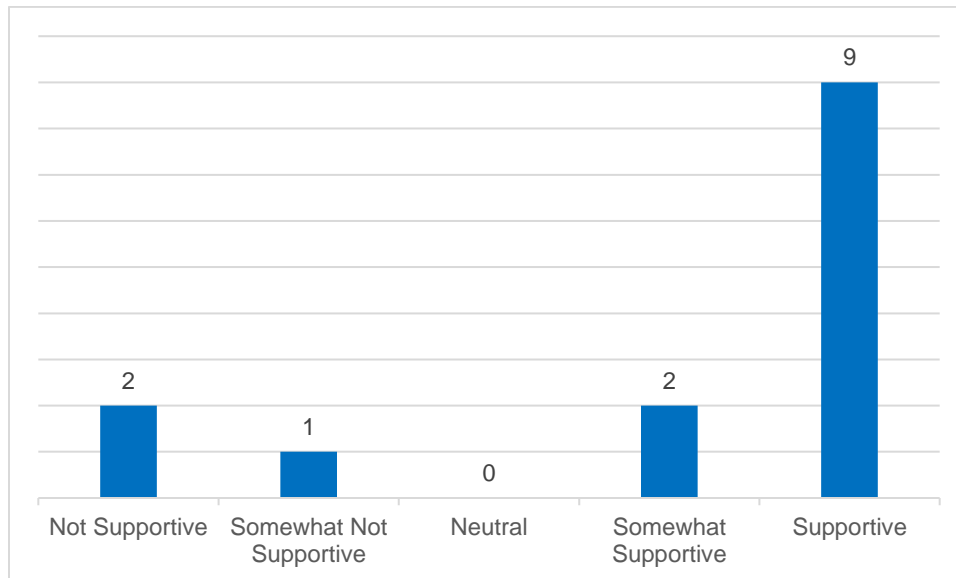
(Click [here](#) for full proposal)

Allocation of \$30 million for a pilot program at Oregon Housing and Community Services (OHCS) that provides 100 percent funding of the home purchase price through a SPCP loan product within the OHCS Flex Lending Program.

- Lenders develop SPCP; provide first mortgage (up to 90 percent); and buyout or pay any mortgage insurance
- Borrowers can access final 10 percent second mortgage from OHCS with same term and interest rate of one percent more than first mortgage
- Works for Individual Taxpayer Identification Number (ITIN) mortgages, with certain modifications

See Figure 9 for the levels of support for this policy proposal and Table 9 for submitted public comment.

**Figure 9: Level of Support for Proposal #9 – Special Purpose Credit Program**



Source: Legislative Policy and Research Office  
Data: Joint Task Force on Addressing Racial Disparities in Home Ownership Public Comment Survey

**Table 9: Public Comment for Proposal #9 – Special Purpose Credit Program**

Name	Affiliation	Comments
Marcus L Luke II	Confederated Tribes of the Umatilla Indian Reservation	The more opportunity the better, include Tribes too.
Kirk Barnes		Wasting vast state resources setting up programs banks are not interested in participation in serves no one (except the extra state employees).
Beth Jacobi	Saving Grace of Central Oregon	Saving Grace of Central Oregon, Housing for All, and the Central Oregon Health Council will all likely support this.
Kevin Sheehan	Native American youth and Family Center	NAYA supports policy proposal #9, which allows lenders to extend more favorable borrower terms to traditionally disadvantaged groups This policy creates a program structure to activate federal regulations, allowing lenders/creditors to offer special underwriting or pricing to BIPOC borrowers.

Source: Legislative Policy and Research Office

## POLICY #10: INCENTIVIZING HOMEOWNERSHIP DEVELOPMENT PROPOSAL

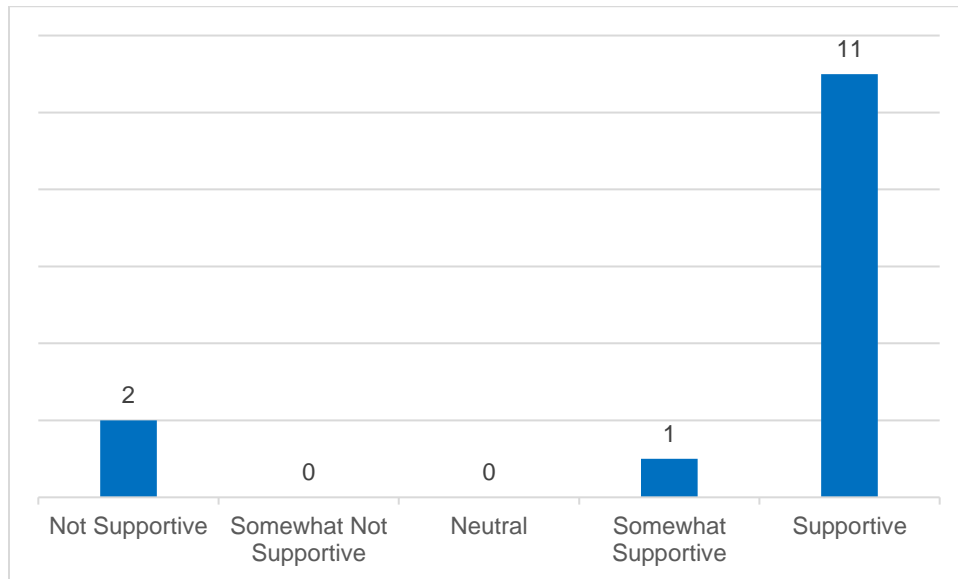
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(Click [here](#) for full proposal)

- **Homeownership Development Subsidy.** Allocate \$100 million each biennium for homeownership development with the goal to build 500 homes in the 2023 – 2025 biennium with a maximum subsidy of up to \$200,000 per home
- **Pre-Development Funding Pool (2 options).**
  - Establish a separate pool of funding
  - Allow a portion of subsidy to be used up front
- **Land Availability.** Improve existing Oregon Housing and Community Services (OHCS) Land Acquisition Revolving Loan Program, or create a new fund of \$30 million to purchase 200 parcels per biennium at zero percent interest

See Figure 10 for the levels of support for this policy proposal and Table 10 for submitted public comment.

**Figure 10: Level of Support for Proposal #10 – Incentivizing Homeownership Development**



Source: Legislative Policy and Research Office

Data: Joint Task Force on Addressing Racial Disparities in Home Ownership Public Comment Survey

**Table 10: Public Comment for Proposal #10 – Incentivizing Homeownership Development**

<b>Name</b>	<b>Affiliation</b>	<b>Comments</b>
Marcus L Luke II	Confederated Tribes of the Umatilla Indian Reservation	Hopefully including Oregon Tribes too.
Laura McNeerney	self	We are short over 150,000 homes in Oregon according to a recent study...so this seems so tiny. But I support it as at least something.
Kirk Barnes		By the time we get done paying all the administrators there cut of the money (at the taxpayer expense) this program will help very little while discriminating against groups that are not “people of color”.
No name		A \$200k subsidy with all OHCS requirements will only make housing more expensive.
Beth Jacobi	Saving Grace of Central Oregon	Saving Grace of Central Oregon, Housing for All, and the Central Oregon Health Council will all likely support this.
Kevin Sheehan	Native American youth and Family Center	NAYA supports policy proposal #10, which provides homeownership development funds. This policy sets an ambitious production goal, funds predevelopment activities including land acquisition, and sets a \$200,000 subsidy per home. NAYA agrees with this multi-pronged approach to incentivizing homeownership development, although there are two ways in which this policy proposal could be strengthened. First, this proposal should go further in prioritizing homeownership opportunities for BIPOC buyers. Second, this policy should emphasize land acquisition for affordable homeownership development for culturally specific organizations.

Source: Legislative Policy and Research Office

## POLICY PROPOSAL #11: HOMEOWNERSHIP ASSISTANCE INNOVATION PILOT PROGRAM

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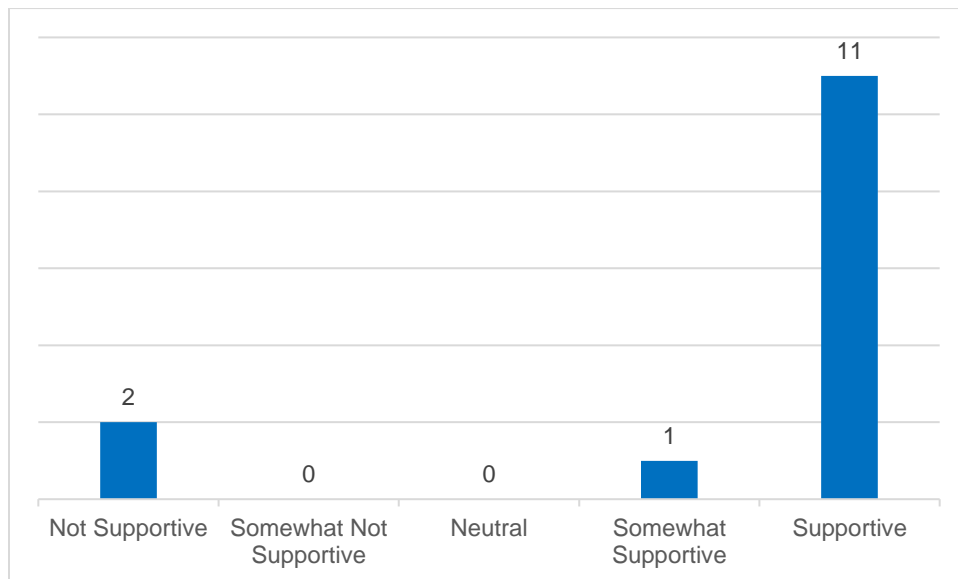
(Click [here](#) for full proposal)

Allocate funding to Oregon Housing and Community Services (OHCS) to invest in two to three community-based, innovative models for increasing homeownership rates for communities of color in Oregon.

- Funding is intended for projects and proposed solutions that address barriers to homeownership in ways not addressed by the other recommendations
- Successful pilots are defined by the community, involve cross-sector partnerships, and leverage other public or private funding

See Figure 11 for the levels of support for this policy proposal and Table 11 for submitted public comment.

**Figure 11: Level of Support for Proposal #11 – Homeownership Assistance Innovation Pilot Program**



Source: Legislative Policy and Research Office

Data: Joint Task Force on Addressing Racial Disparities in Home Ownership Public Comment Survey

**Table 11: Public Comment for Proposal #11 – Homeownership Assistance  
Innovation Pilot Program**

Name	Affiliation	Comments
Marcus L Luke II	Confederated Tribes of the Umatilla Indian Reservation	Agreed, include Oregon tribes.
Laura McNerney	self	I would like to see a public virtual presentation on this when some early results come in, and for an analyst to provide insights into what has been learned.
Kirk Barnes		Continuous funding of nonprofit employees (the people with houses) while helping no one. If this model actually helped the other hundred programs that centered around nonprofit funding would have gotten everyone into a house by now.
No name		This appears to be a way to spend money with the hope of affecting outcomes.
Beth Jacobi	Saving Grace of Central Oregon	Saving Grace of Central Oregon, Housing for All, and the Central Oregon Health Council will all likely support this.

Source: Legislative Policy and Research Office



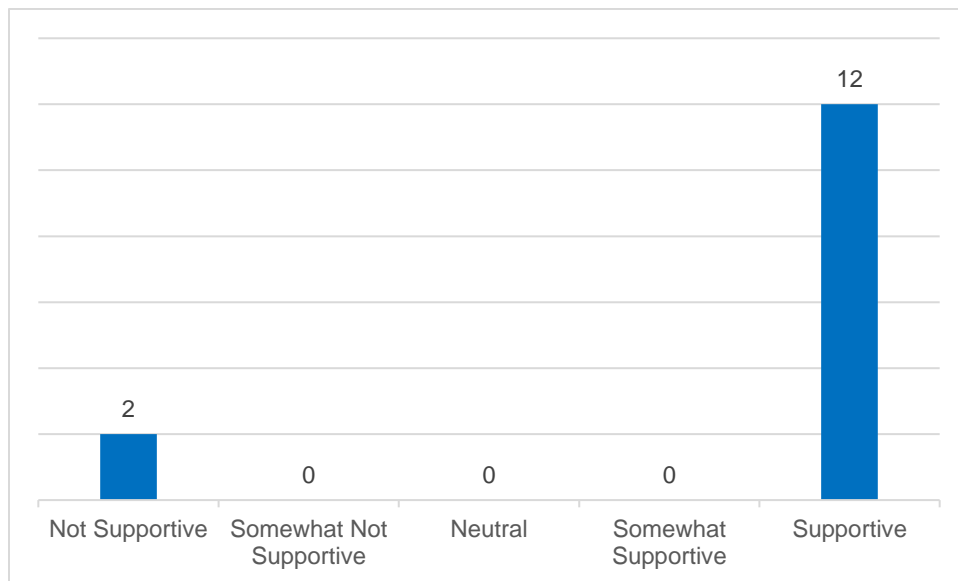
## **POLICY PROPOSAL #12: BUILDING ASSETS THROUGH HOME EQUITY**

(Click [here](#) for full proposal)

- Develop option to boost or fast-track the equity gained through the mortgage principal a homebuyer pays down on the mortgage over time by subsidizing the interest rates on 15-year or 20-year mortgages. Eligible borrowers must be buyers of a community land trust or other shared equity property that provides permanent affordability.

See Figure 12 for the levels of support for this policy proposal and Table 12 for submitted public comment.

**Figure 12: Level of Support for Proposal #12 – Building Assets through Home Equity**



Source: Legislative Policy and Research Office

Data: Joint Task Force on Addressing Racial Disparities in Home Ownership Public Comment Survey

**Table 12: Public Comment for Proposal #12 – Building Assets through Home Equity**

Name	Affiliation	Comments
Laura McNerney	self	Normalizing 15-year mortgages is a very good goal and we should do what we can to support that. This could prevent a lot of grief during real estate downturns as people will have further to go to get underwater.
Kirk Barnes		This is nothing more than a money grab from endless state agencies and non-profits. If any of these programs actually worked (beyond more employees for the State and non-profits) everyone would already have a house.
No name		Focusing on a specific group of people based on the color of their skin is not a productive strategy for increasing homeownership and frankly, it's discriminative. Owning and maintaining housing is expensive and complicated generally due to a lack of knowledge and money. Programs that focus on the money side will have a detrimental impact to the housing market and drive costs higher for everyone. In the end, these programs will have a minimal impact on homeownership but they will cost a lot and likely continue to grow since their overall impact won't ever be high enough.
Beth Jacobi	Saving Grace of Central Oregon	Saving Grace of Central Oregon, Housing for All, and the Central Oregon Health Council will all likely support this.

Source: Legislative Policy and Research Office

## OTHER COMMENTS

The survey provided an opportunity for respondents to submit more general comments on the proposals. Those responses are shown in Table 13.

**Table 13: Other Comments**

Name	Affiliation	Comments
Marcus L Luke II	Confederated Tribes of the Umatilla Indian Reservation	Thank you for the opportunity to comment. I'm a tribal member of the Umatilla Tribes in Pendleton, Oregon. I'm also Housing Director for Umatilla Tribes too.
Laura McNerney	self	
Kirk Barnes		This is nothing more that a money grab from endless state agencies and non-profits. If any of these programs actually worked (beyond more employees for the State and non-profits) everyone would already have a house.
Vera Lewis	Portland Community Reinvestment Initiatives	The proposals are great. I would love to be a part in any way possible.
No name		Focusing on a specific group of people based on the color of their skin is not a productive strategy for increasing homeownership and frankly, it's discrimmative. Owning and maintaining housing is expensive and complicated generally due to a lack of knowledge and money. Programs that focus on the money side will have a detrimental impact to the housing market and drive costs higher for everyone. In the end, these programs will have a minimal impact on homeownership but they will cost a lot and likely continue to grow since their overall impact won't ever be high enough.
Beth Jacobi	Saving Grace of Central Oregon	Thank you all for your work on this important issue!

Source: Legislative Policy and Research Office