

**Testimony before the  
Oregon Senate Interim Committee on Housing and Development  
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Good afternoon, Chair Jama and Members of the Senate Interim Committee on Housing and Development. Thank you for the invitation to present to your committee today.

My name is Paul Lumley. I am a citizen of the Yakama Nation, and I have the honor of serving as the Chief Executive Officer at the Native American Youth and Family Center located in Portland, Oregon. We use the acronym: NAYA.

Portland's urban Native community is descended from over 380 Tribes, and many are multi-tribal and multi-ethnic. NAYA's wraparound programs directly serve over 2,000 individual Native American youth, adults, and elders every year and positively impacts more than 10,000 Native Americans living in Portland's growing Native American community. With a 10-acre campus in Portland's Cully neighborhood, NAYA offers clients access a continuum of programs ranging from education, asset-building, and self-sufficiency.

NAYA stepped into the affordable housing field in 2008 as it took ownership of 44 units of affordable housing from an organization formerly known as the Low-Income Housing for Native Americans in Portland Oregon. They closed due to lack of financial support. Between 2010 and 2016, NAYA began to develop, and co-develop, affordable housing projects in the Portland area. We learned many lessons from our first projects that have allowed us to refine and improve our efforts.

Presently, NAYA's portfolio includes 8 properties with over 250 units of affordable housing in the Portland region. Of this, 165 units came online in the past 2 years. We are an emerging Native American nonprofit affordable housing developer. Based on our experiences, NAYA offers the following 6 recommendations:

1. Make flexible investments in capacity building and organizational infrastructure within existing Native-led organizations. We encourage the creation of the next generation of Native-led developers. To do this work effectively, we need teams that can stay together for the long-term. Training, recruitment, and retention are key.
2. Prioritize community-led **nonprofit** developers. We do the work differently than **for-profit** developers because we can reach the community more effectively. We value the work differently because it is designed by the community and for the community. As a non-profit developer, we will approach the work with a focus on community and not led by profit margins.

3. During this inflationary period, it is even more important that public resources be directed to Native-led affordable housing projects. We need to address increases in costs for construction and staffing so that these critically important projects are successful.
  - More specifically, we are responding with new affordable housing development because this is what that community is requesting us to do. This is new work for us, and we have not been properly resourced to absorb risks, like unexpected inflation.
4. Funding applications are complicated, intensive, and very competitive. Until this is addressed, newer community-based nonprofits entering the affordable housing developer arena will miss too many opportunities and the community will continue to suffer. In particular, we need:
  - easier access to funding for land acquisition,
  - housing preservation, and
  - resident services.
5. We encourage as much as possible alignment with State and local funding around service provisions. There are different requirements for services from different funders. This complicates our service delivery because of the many layers of funding.
6. Regarding rent services, we encourage, or even recommend requiring, that housing authorities work with the Native community to create funding models tailored to meet the needs of the Native community.
  - For example, if we are able to pair flexible resources and rent subsidies from the start, it will entice more tribal investments. This will result in more tribal preference in affordable housing in an urban environment.

We really appreciate the opportunity to be here today and look forward to continuing the dialogue on how to be more effective as we serve the Native community's housing needs. Many of my recommendations are also applicable to other BIPOC-led nonprofit affordable housing developers.

Thank you for the opportunity to collaborate and identify solutions to our ever-growing housing crisis.