

**Testimony of Anneliese Koehler, State and Regional Affairs Advisor
In Support of Senate Bill 79
Senate Committee on Housing and Development
March 4, 2021**



Metro is the elected regional government that serves nearly 1.7 million people in the 24 cities and three counties of the Portland metropolitan area. We provide a broad range of public services that includes land use and transportation planning, solid waste and recycling operations, housing and homeless services, management of parks and natural areas, and operation of major visitor facilities like the Oregon Convention Center and the Oregon Zoo.

Metro supports SB 79 because it advances efforts to make homeownership more affordable for Black, Indigenous and People of Color (BIPOC).

Historical and current systemic racism has resulted in significant inequities in homeownership in greater Portland. In 2016, 63 percent of white households owned their homes, compared to 30 percent of African American/Black households, 42 percent of Hispanic households, 43 percent of Native American/Alaskan Native households, and 58 percent of Asian households. Homeownership rates for BIPOC communities are further declining as the median cost of homes has increased to more than \$400,000 in the Portland metropolitan area. To resolve this disparity, more than 27,000 BIPOC families would need to have the ability to purchase a home.

SB 79 works to address these issues by advancing strategies identified by the Joint Task Force on Addressing Racial Disparities in Homeownership. The bill expands how the Homeownership Assistance Funds (HOAP) can be used, and for the first time recognizes Oregon's nine federally recognized Tribes as eligible entities. It also updates outdated terminology and leverages millions of dollars in the Governor's recommended budget for down payment assistance and homeownership development.

For the 2021 session, the Metro Council's priorities call for supporting legislation that expands affordable homeownership options and increases homeownership for BIPOC households. SB 79 advances these goals by supporting strategies identified by the Joint Task Force on Addressing Racial Disparities in Homeownership that help address the systemic racism in our housing and homeownership systems.

The Metro Council urges you to support SB 79.