



March 29, 2021

RE: Support for HB 2007

Dear Chair Fahey, Vice-Chair Campos, Vice-Chair Morgan and Members of the Committee:

My name is Shannon Vilhauer, and I am the Executive Director of Habitat for Humanity of Oregon. On behalf of the Board of Directors of Habitat for Humanity of Oregon and the 25 local Habitat for Humanity offices we serve, I am writing to share our organization's strong support for HB 2007. This bill takes critical, initial steps toward addressing racial disparities in homeownership rates among Oregonians.

Decades of racist practices such as redlining, providing disparate access to credit and targeting historically African-American neighborhoods for eminent domain have resulted in stark disparities in homeownership rates and wealth building opportunities for BIPOC Oregonians.

HB 2007 reconvenes the Joint Task Force for Addressing Racial Disparities in Homeownership. This bill mandates training designed to help counteract misconceptions and industry practices that have blocked BIPOC homeownership and wealth building opportunities. It also empowers Oregon Housing and Community Services to pilot activities and direct capacity building resources to organizations who promote homeownership rates among BIPOC Oregonians.

Governor Brown's budget highlights the opportunity for further, targeted investments in critical programs designed to help address the shortfall in homeownership opportunities for BIPOC Oregonians. Examples include the recommended \$10 million investment in homeownership development funding and \$10 million to create a new down payment assistance FLEX product to pair with the Oregon Bond Residential Loan program.

Habitat for Humanity fully supports this suite of pilot initiatives, aimed at addressing racial disparities of homeownership. Please pass HB 2007 to endorse this critical work aimed at helping to close our nation's racial gap in household wealth and stability. We urge your support. Thank you for your time and service.

In partnership,

A handwritten signature in blue ink that reads "Shannon M. Vilhauer".

Shannon M. Vilhauer, Executive Director

[Habitat for Humanity of Oregon](https://www.habitatforhumanity.org)

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