



HOUSING ALLIANCE

March 30, 2021

House Committee on Housing
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

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

I am writing to you today on behalf of the Oregon Housing Alliance to express our support for HB 2007, which would make necessary changes to Oregon law in further addressing racial disparities in homeownership.

The Oregon Housing Alliance is a coalition of ninety organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built – individual success as students, parents, workers, and community members as well as the success of our communities. We represent a diverse set of voices including affordable housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state.

We believe that all Oregonians need a safe, stable, and affordable place to call home.

Today, we simply don't have enough affordable homes for people who need them in communities across Oregon. People – our neighbors and members of our community – are struggling with homelessness, housing instability, rent burdens, and to make ends meet and put food on the table. For countless families and individuals, particularly from Black, Indigenous or other communities of color, access to a safe, stable, and affordable homeownership is further out of reach than it has ever been.

The Joint Advisory Task Force on Addressing Racial Disparities in Homeownership was created by the Legislature in 2018 (HB 4010) for the purpose of identifying barriers to homeownership for BIPOC communities, and to develop policy proposals to address these existing disparities. The task force's findings culminated in a report submitted in November 2019¹ which found that Black Oregonians have the lowest rates of homeownership, with 32.2% of households owning a home, compared to 65.1% of White Oregonians². The task force rightly identified historical and systemic racism in the State of Oregon that came out of residential and educational segregation and led to historic disparities in wealth creation, asset building, and economic opportunity for people of color in this state.

HB 2007 seeks to address racial disparities in homeownership by expanding existing funding for the Home Ownership Assistance Account. It seeks to address potential biases within the real estate industry by requiring education in racial bias in addition to existing requirements to obtain or renew a mortgage originator's license. HB 2007 seeks appropriations for several programs including the \$4 million Home Ownership Assistance Account and \$1 million for Individual Development Accounts, which is a critical tool for low-income Oregonians to save towards homeownership.

The Oregon Housing Alliance supports the mission and contents of HB 2007, however we respectfully request that policy changes around IDAs (Section 5) be removed from HB 2007 as there is another vehicle in this session, HB 2551, that aims to make the same policy changes with slightly different language. We have voiced these

¹ <https://olis.oregonlegislature.gov/liz/201911/Downloads/CommitteeMeetingDocument/207954>

² <https://olis.leg.state.or.us/liz/201711/Downloads/CommitteeMeetingDocument/150812>

concerns about duplicating existing work with the chief sponsor of HB 2007, Representative Ruiz and we would support an amendment offered to strike Section 5 of this bill to avoid any confusion.

The Oregon Housing Alliance is supportive of these efforts, but understands that the passage of HB 2007 does not mean the end to the discussion of addressing racial disparities in homeownership. HB 2007 as written reflects this understanding, which would continue the work of the Task Force through 2022. We urge the continuation of this important and critical work to address racial disparities in homeownership.

We urge your support of HB 2007. Thank you for your time and service to our state.

Sincerely,
Loren Naldoza
On Behalf of the Oregon Housing Alliance

Housing Alliance Members

1000 Friends of Oregon
211info
Aging in the Gorge
Benton Habitat for Humanity
Bienestar
Bradley Angle
BRIDGE Housing
CASA of Oregon
Central City Concern
Chrisman Development
Church Women United of Lane County
City of Beaverton
City of Creswell
City of Eugene
City of Forest Grove
City of Hillsboro
City of Hood River
City of Portland
City of Tigard
Coalition of Community Health Clinics
Coalition of Housing Advocates
Common Ground OR-WA
Community Action Partnership of Oregon
Community Action Team
Community Alliance of Tenants
Community Housing Fund
Community Partners for Affordable Housing
Community Vision
Cornerstone Community Housing
Ecumenical Ministries of Oregon
Enhabit
Enterprise Community Partners
Fair Housing Council of Oregon
FOOD for Lane County
Habitat for Humanity of Oregon
Habitat for Humanity Portland/Metro East
Hacienda CDC
Housing Authority of Clackamas County
Housing Development Center
Housing Oregon
Human Solutions
Immigrant & Refugee Community Organization
Impact Northwest
Innovative Housing, Inc.
Interfaith Alliance on Poverty
JOIN
Lane County Health and Human Services
League of Women Voters of Oregon
Lincoln County
Looking Glass Community Services
Mainstream Housing, Inc
Metro
Mid Columbia Housing Authority
Native American Youth and Family Center (NAYA)
Neighborhood Economic Development Corp. (NEDCO)
Neighborhood Partnerships
NeighborImpact
NeighborWorks Umpqua
Network for Oregon Affordable Housing
Northwest Housing Alternatives
Northwest Pilot Project
Oregon AFSCME Council 75
Oregon Center for Christian Voices
Oregon Center for Public Policy
Oregon Coalition on Housing & Homelessness
Oregon Council on Developmental Disabilities
Oregon Food Bank
Oregon Housing Authorities
Oregon Law Center
Partners for a Hunger-Free Oregon
Portland Community Reinvestment Initiatives
Portland Homeless Family Solutions
Portland Housing Center
Proud Ground
Raphael House
REACH CDC
Rogue Action Center
St. Vincent de Paul of Lane County, Inc.
ShelterCare
Sisters Habitat for Humanity
Sponsors, Inc.
SquareOne Villages
Street Roots
Transition Projects
Turning Point
Washington County
Welcome Home Coalition
Willamette Neighborhood Housing Services