March 30, 2021

House Committee on Housing Representative Julie Fahey, Chair Oregon State Capitol 900 Court St. NE Salem, OR 97301

Dear Chair Fahey and Members of the Committee,

I am writing to express the City of Gresham's support for HB 2007.

The City of Gresham supports efforts to ensure housing choices are available to people of all incomes, and supports opportunities to increase affordable home ownership. The City recognizes the impacts of policy and budget decisions that lead to inequitable outcomes, and supports investments that eliminate racial disparities. House Bill 2007 acknowledges and addresses long standing disparities in homeownership.

Generations of discrimination has led to disparities in the rate of homeownership between communities of color and their white counterparts. In Gresham, approximately 25% of African American households own a home<sup>1</sup>, which is less than half the rate of all households (53%), and White households (58%). Hispanic and Latinx households have an ownership rate (42%), also considerably below White households. Home ownership is an important avenue towards housing stability and generational family wealth, and we support this state investment.

The City of Gresham's Welcome Home Program<sup>2</sup> utilizes federal funds from the Home Investments Partnership (HOME) program to partner with Portland Housing Center and provide down payment and closing costs. The interest and demand for this program exceed our available resources. The City strongly supports state funding that complements and extends our programs to assist families. We also support the technical assistance, counseling, financial literacy and education programs identified in the bill, as well as the coordinated efforts for identification of best practices to deliver these services.

The City of Gresham urges your support for HB 2007.

Sincerely,

Brian Monberg Government Affairs Manager



<sup>&</sup>lt;sup>1</sup> US Census tables B25003, B25003A, B25003B, B25003I; ACS 2019 1-year

<sup>&</sup>lt;sup>2</sup> https://greshamoregon.gov/Welcome-HOME/