

May 11, 2021

House Committee on Housing  
Representative Julie Fahey, Chair  
Oregon State Capitol

Dear Chair Fahey and Members of the Committee,

I am writing to express the City of Gresham’s support for SB 79 A.

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. Senate Bill 79 A acknowledges and addresses long standing disparities in homeownership. Investments in counseling, financial literacy, post-purchase counseling and down payment assistance will provide important tools to increase opportunities for communities of color.

Generations of discrimination have 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%) that is also considerably below White households. Home ownership is an important avenue towards housing stability and generational family wealth, and we support the State’s goal of increasing rates of homeownership for people of color.

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 resources, including grants and technical assistance, that complement and extend our programs to assist families. We also support the coordinated efforts for identification of best practices to deliver these services.

The City of Gresham urges your support for SB 79 A.

Sincerely,

Brian Monberg  
Government Affairs Manager

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

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