



**Sybil Hebb**  
503.936.8959  
shebb@oregonlawcenter.org

522 SW Fifth Avenue, Suite 812  
Portland, OR 97204

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**To: Senate Committee on Housing and Development**  
**From: Sybil Hebb, Oregon Law Center**  
**Date: February 10<sup>th</sup>, 2021**  
**Re: SB 79**

Chair Jama, Vice-Chair Linthicum, and members of the committee:

On behalf of the Oregon Law Center, I submit this written testimony regarding SB 79 with its pending amendments. As amended with input from partners, the bill would strengthen the Home Ownership Assistance Program (HOAP) within Oregon's Housing and Community Services Department (OHCS). HOAP funds provide grants and loans to increase homeownership access for low-income Oregonians and people of color.

The Oregon Law Center (OLC) is a state-wide non-profit law firm whose mission is to achieve justice for low-income communities of Oregon by providing a full range of the highest quality civil legal services. Helping families maintain safe, stable housing is a critical part of our work. Without stable housing, it is difficult or impossible to hold down a job, keep children in school, access neighborhood amenities, and stay healthy. Across the state, in urban and rural areas, access to safe, stable, and affordable housing has become one of the most important issues facing our clients.

One critically important way to ensure housing stability is to provide pathways to affordable and accessible homeownership in neighborhoods of opportunity. Due to a history of structural racism in the form of zoning exclusion, gentrification, lack of access to capital, and displacement, homeownership opportunities have been denied to Oregonians of color. Black Oregonians are twice as likely to live in poverty, two times more likely than white people to rent their homes instead of owning them<sup>1</sup>, and three times more likely to experience homelessness because of the impact of racism in our housing and employment systems. We greatly appreciate the work of the Joint Task Force on Addressing Racial Disparities in Home Ownership in highlighting and beginning to address these issues.

The changes in Sections 3 and 4 of the printed bill will help reduce disparities by strengthening the Home Ownership Assistance Program. These sections of the bill will update out-of-date terminology referring to people of color (deleting the term "minority"), clarify that income eligibility limits fluctuate with household size, add federally recognized Tribes as eligible recipients of resources, and make services more culturally responsive and accessible to rural and non-English speaking communities. These are necessary and critical changes.

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<sup>1</sup> [https://www.oregonlegislature.gov/citizen\\_engagement/Reports/2019-JARDHO-Addressing%20Barriers%20to%20Home%20Ownership%20for%20People%20of%20Color%20in%20Oregon.pdf](https://www.oregonlegislature.gov/citizen_engagement/Reports/2019-JARDHO-Addressing%20Barriers%20to%20Home%20Ownership%20for%20People%20of%20Color%20in%20Oregon.pdf)

We understand that community partners with expertise in administering this program and working with homeowners have some technical concerns regarding some of the programmatic changes in the bill, and that the agency is working in partnership to address those issues. We appreciate that partnership and support the bill in its entirety with the pending amendments from that work.

Thank you for your work and for your commitment to housing stability for Oregonians.