

The League of Women Voters of Oregon, established in 1920, is a grassroots nonpartisan political organization that encourages informed and active participation in government. We envision informed Oregonians participating in a fully accessible, responsive, and transparent government to achieve the common good. LWVOR Legislative Action is based on advocacy positions formed through studies and member consensus. The League never supports or opposes any candidate or political party.

April 14, 2023

To: Maxine Dexter, Chair, Mark Gamba, Vice Chair, Jeffrey Helfrich, Vice Chair,

House Committee on Housing and Homelessness

Re: <u>SB 702</u> – Appraiser Certification and Licensure Training – **Support**

The League of Women Voters of the United States believes that the federal government shares with other levels of government the responsibility to provide equality of opportunity for education, employment, and housing for all persons regardless of their race, color, gender, religion, national origin, age, sexual orientation, or disability.

The League urges your support of SB 702, which would require that training be adopted by the Appraiser Certification and Licensure Board for real estate appraisers and appraiser assistants to comply with state and federal fair housing laws. At the present time, appraiser education requirements do not include provisions specifically covering racial bias or appraiser responsibilities under state or federal fair housing laws.

Under the law, to practice appraisals in real estate, a person must first become a Registered Appraiser Assistant, which requires 79 hours of education, plus supervision from a State Certified Residential Appraiser or State Certified General Appraiser. Appraisal training can be completed online or performed in person. National studies have identified race-based disparities in appraisals.

In 2022, the Legislature appointed the Joint Task Force on Addressing Racial Disparities in Home Ownership and proposed to amend ORS 674.310 to add language including these topics in appraiser education requirements.

As a state we need to ensure that people of color are afforded the same opportunities as others seeking home ownership. Additional legislation is needed to ensure that appraisers adhere to Oregon's fair housing statues, and the federal Fair Housing Act (1968) prohibiting discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on a person's race, color, national original, religion, sex, familial status, or physical or mental disability.

We urge your support for SB 702. Thank you for the opportunity to comment on this legislation.

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