



HOUSING ALLIANCE

February 5, 2020

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

Dear Chair Keny-Guyer, Vice-Chair Noble, Vice-Chair Williams, Members of the Committee:

I am writing to you today on behalf of the Oregon Housing Alliance to express our strong support for HB 4003, which is the recommendations for investments from the Task Force to Address 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 non-profit 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 know that people of color experience disparate rates of homeownership. A lower percentage of people of color than whites have the opportunity to access homeownership, and the disparities are particularly apparent for Black Oregonians, Native Americans, and Latinx households. These barriers are the result of disparities in access to wealth, credit, housing discrimination, historical redlining practices, and more. Homeownership is one of the most common ways for people to build wealth and assets.

As a community and as a state, we need to remove barriers that exist for communities of color to access opportunity through homeownership.

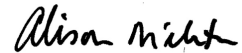
HB 4003 lays out several critical steps to remove barriers. HB 4003 provides funding to Oregon Housing and Community Services for down payment assistance, outreach, and education. HB 4003 provides funding to expand access to homeownership through the Oregon Individual Development Account (IDA) Initiative, a proven tool to support homeowners of color as they work to save towards homeownership goals. HB 4003 also provides bias training to help address unconscious bias among real estate professionals such as realtors, mortgage lenders, and others. And, the bill extends the Task Force for another year.

We are excited to see this proposal come forward, and want to express our strong support for the proposals included in this bill. We urge your support of HB 4003.

When people have equal access to safe and stable housing, free from historic inequities and discrimination, they realize important and significant benefits. Families and communities thrive when everyone has equitable access to opportunity and when we act to repair the damage of the past.

Thank you very much for your time, and for your service to our state.

Sincerely,

A handwritten signature in black ink that reads "Alison McIntosh". The signature is written in a cursive, flowing style.

Alison McIntosh
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
Business for a Better Portland
CASA of Oregon
Chrisman Development
Central City Concern
Children First for Oregon
Church Women United of Lane County
City of Beaverton
City of Eugene
City of Hillsboro
City of Portland
City of Tigard
Clackamas County
Coalition of Community Health Clinics
Coalition of Housing Advocates
College Housing Northwest
Community Action Partnership of Oregon
Community Action Team
Community Alliance of Tenants
Community Development Partners
Community Housing Fund
Community Partners for Affordable Housing
Community Vision
Cornerstone Community Housing
DevNW
Ecumenical Ministries of Oregon
Enhabit
Enterprise Community Partners
Fair Housing Council of Oregon
Farmworker Housing Development Corp.
FOOD for Lane County
Habitat for Humanity of Oregon
Habitat for Humanity Portland/Metro East
Hacienda CDC
Housing Authorities of Oregon
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 Oregon Cities
League of Women Voters of Oregon
Lincoln County
Looking Glass Community Services
Mainstream Housing Inc.
Metro
Mid-Columbia Housing Authority
NAYA Family Center
Neighborhood Partnerships
NeighborImpact
NeighborWorks Umpqua
Network for Oregon Affordable Housing
Northwest Housing Alternatives
Northwest Pilot Project
Oregon AFSCME Council 75
Oregon Coalition of Christian Voices
Oregon Center for Public Policy
Oregon Coalition on Housing & Homelessness
Oregon Council on Developmental Disabilities
Oregon Food Bank
Partners for a Hunger-Free Oregon
Portland Community Reinvestment Initiatives
Portland Homeless Family Solutions
Proud Ground
Raphael House
REACH CDC
Rogue Action Center
Rose CDC
St. Francis Shelter
St. Vincent de Paul of Lane County, Inc.
ShelterCare
Sisters Habitat for Humanity
Sponsors, Inc.
SquareOne Villages
Street Roots
Think Real Estate
Transition Projects
Washington County
Welcome Home Coalition