



February 4, 2020

Representative Alissa Keny-Guyer, Chair  
House Committee on Human Services and Housing

**RE: Support for HB 4003**

Dear Chair Keny-Guyer and Members of the House Committee on Human Services and Housing:

The City of Hillsboro supports HB 4003. The goal of increasing access to homeownership in communities of color aligns with the priorities of our housing strategy in Hillsboro. Hillsboro is one of the most diverse large cities in Oregon and is located in one of the most diverse counties in the state. Over 40 percent of our residents identify as people of color. The Hillsboro School District is now a majority minority population. Homeownership rates and generational wealth amongst people of color are linked and negatively impacted by a legacy of racist housing policies at all levels of government. As a result, government at large has a moral obligation to craft equitable housing policies and investments to overcome the very real barriers communities of color face in accessing homeownership opportunities today.

Affordable homeownership is a top priority for the City of Hillsboro. As such, we have dedicated over half of our Community Development Block Grant (CDBG) entitlement funds to support various affordable homeownership programs. For example, the City has invested with Proud Ground to fund the purchase of nine homes for qualified low-income buyers and plans to continue that partnership to acquire approximately five homes per year going forward. The City is also making land and resources available for the construction of new affordable single-family homes and townhomes through our work with Habitat for Humanity. Habitat has already constructed a number of projects in Hillsboro with plans to bring two more projects online in the coming years. Finally, the City supports organizations like Rebuilding Together Washington County and others that help address critical home repair issues so that low-income homeowners can feel safe and secure in their homes.

The City also supports the provisions of HB 4003 that require implicit bias training for mortgage loan originators and real estate licensees. Both the public and private sector must own our historic and current roles that have left so many of our neighbors unequal and disadvantaged in housing access, housing stability, and wealth generating opportunities that occur with homeownership.

The City of Hillsboro encourages the Legislature to prioritize affordable homeownership and to make increased financial resources available to support and supplement the work being done at the local level by cities and counties.

We strongly support passage of HB 4003.

Sincerely,

A handwritten signature in black ink that reads 'Steve Callaway'.

Mayor Steve Callaway