



March 16, 2023

*Sheila Stiley, Board
chair – NW Coastal
Housing*

*Kymerly Horner,
Vice-chair - Portland
Community
Reinvestment Inc.*

*Rachael Duke,
Secretary -
Community Partners
for Affordable
Housing*

*Kristy Rodriguez,
Treasurer - Housing
Authority of Malheur
& Harney Counties*

*Trell Anderson –
Northwest Housing
Alternatives*

*David Brandt -
Housing Works*

*Wakan Alferes -
Homes for Good*

*Rita Grady – Polk
CDC*

*Maria Elena Guerra -
Farmworker Housing
Development Corp*

*Nkenge Harmon
Johnson – Urban
League of Portland*

*Brad Ketch –
Rockwood CDC &
Community Dev.
Corp. of Oregon*

*Erica Mills –
NeighborWorks
Umpqua*

*Shannon Vilhauer –
Habitat for Humanity
Oregon*

Representative Maxine Dexter
Chair, House Committee on Housing and Homelessness
900 Court St NE, H-283
Salem, OR 97301

Re: Support for House Bill 3488

Chair Dexter, Vice-Chair Helfrich, Vice-Chair Gamba, and Members
of the Committee,

Thank you for the opportunity to submit testimony today in support of
HB 3488. My name is Kevin Cronin, and I'm the Director of Member
Relations and Industry Support for Housing Oregon. Housing Oregon
is a membership-based statewide association of affordable housing
community development corporations (CDCs) committed to serving
and supporting low-income Oregonians across the housing needs
spectrum – from homeless to homeowner.

We urge your support for the work of the Joint Task Force on
Addressing Racial Disparities in Homeownership

Our membership includes organizations working on creating pathways
to homeownership for low-income families, such as Habitat for
Humanity, Proud Ground, and Kor Community Land Trust.

There continue to be large and deepening racial disparities in
homeownership in the State of Oregon. The Joint Advisory Task Force
on Addressing Racial Disparities in Homeownership found specifically
that Black Oregonians have the lowest rates of homeownership, with
32.2% of households owning a home, compared to 65.1% of White
Oregonians. Similarly, the Task Force found that an additional 63,842
households of color would need to become homeowners to eliminate
the gap in homeownership rates. Out of its work between the 2022 and
2023 Legislative Sessions, the Task Force developed and adopted
eleven proposals, the majority of which were supported on a bipartisan
basis.

P.O. Box 8427, Portland, OR 97207

HB 3488 is a combination of a number of funding requests that were recommended by the Joint Task Force. These proposals include the following:

- **\$10,000,000** for the Home Ownership Assistance Account to provide grants to culturally responsive, culturally specific, or tribal organizations.
- **\$25,000,000** for the Home Ownership to provide flexible loans to home purchasers.
- **\$4,000,000** for grants to each of the nine federally recognized tribes in Oregon to be used to support down payment assistance, homebuyer education, and home repair programs.
- **\$4,800,000** for grants to up to 24 culturally responsive or culturally specific organizations to expand homeownership services.
- **\$2,400,000** to provide additional support for fair housing in the state (directly to the Fair Housing Council of Oregon)
- **\$2,300,000** to BOLI for fair housing enforcement, discrimination investigations, and fair housing education and outreach.
- **\$500,000** for fair housing enforcement within the Department of Justice.
- (forthcoming in a -2 amendment) **\$11,400,000** in grants to provide down payment assistance to lower-income prospective homebuyers.

Homeownership is a critical part of the American Dream, providing individuals and families with stability, security, and wealth-building opportunities. However, low-income households and households of color face significant barriers to homeownership, such as limited access to credit, lack of affordable housing, and discriminatory practices in the housing market. Providing targeted support and resources to these households can help close the homeownership gap and create a more equitable housing landscape. This is why the proposals in HB 3488 are so important to ensure that all Oregonians have access to safe and stable housing, including homeownership.

As homeownership is becoming increasingly out of reach, it is important to ensure that homeownership does not become an exclusive privilege only for the richest of Oregonians. These investments are a step in the right direction to close the divide of racial disparities in homeownership in our state, and we hope that you support HB 3488 along with the remainder of the measures recommended by the Task Force on Addressing Racial Disparities in Homeownership.

We urge your support for HB 3488. Thank you for your time and for your service to the state.

Kevin Cronin
Housing Oregon
Director, Member Relations and Industry Support
P: 971-347-8503
E: kevin@housingoregon.org
PO Box 8427
Portland, OR 97207
www.housingoregon.org