



UNLOCKING
HOMEOWNERSHIP
COALITION

OUR MISSION

The Unlocking Homeownership Coalition is dedicated to making homeownership a reality for thousands of Oregonians.

By advocating for smart, people-focused policies, we aim to close the racial homeownership gap, help families build generational wealth, and create more stable, thriving communities across the state.

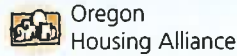
Together, we can open the doors to homeownership to thousands of Oregon families and individuals.



PROPOSED FUNDING AND POLICY PACKAGE

- **LIFT Homeownership (\$100.9M):** Expand access to affordable homes by creating new housing options that families can afford.
- **CRO Down Payment Assistance (\$30M):** Help first-time and first-generation homebuyers, especially from communities of color, with critical down payment support.
- **Homeownership Development Incubator Program (HDIP) (HB 3090) (\$16.9M):** Support the creation of new, entry-level homes, particularly in rural and underserved areas.
- **Individual Development Accounts (IDAs) (\$20M):** Empower families to save for homeownership, education, or small business goals with matched savings.
- **Statewide Homeownership Goal (HB 2698):** Establish phased homeownership rate goals to ensure homeownership is a central policy focus and remains so over time.
- **Covenant Homeownership Study:** Investigate the lasting effects of discriminatory housing policies and guide solutions to ensure everyone has an equal chance to build wealth through homeownership.
- **Condominium Defect Liability Reform:** Make condos a more affordable option for first-time and middle-income buyers by lowering construction risks and costs.

THE COALITION



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