



February 12, 2025

Chair Marsh, Vice Chair Andersen, Vice Chair Breese-Iverson, and Members of the House Committee on Housing and Homelessness

Re: House Bill 2698 – Establishes Statewide Goals for Homeownership, Support

Chair Marsh, Vice Chairs Andersen and Breese-Iverson, and Members of the Committee. For the record, my name is William Miller. I'm Blackfeet and Cherokee and I serve as the Executive Director of the NAYA Action Fund, a Native-led organization that builds political power and advances advocacy for Native communities in Oregon and Washington. I'm writing in support of HB 2698, which establishes a statewide homeownership rate goal and seeks to address longstanding disparities in homeownership among racial and ethnic groups in Oregon.

Homeownership is a key pathway to generational wealth, stability, and economic mobility, yet for too long, systemic barriers have prevented Indigenous people and other communities of color from achieving homeownership at the same rates as white Oregonians. According to the State of the State's Housing 2024 Report, while 65.8% of white Oregonians own their homes, only 50.5% of BIPOC Oregonians are homeowners, a 15.3% gap that reflects historical and ongoing inequities. These disparities are particularly harmful to Native communities, who have faced dispossession of land, exclusion from wealth-building opportunities, and structural discrimination in housing and lending practices. HB 2698 takes a step toward addressing these injustices by setting a statewide homeownership goal and tracking progress with disaggregated data to ensure accountability.

Through our work, we see firsthand the challenges that Native families face in securing stable, affordable housing and homeownership opportunities. Many Indigenous families continue to experience barriers such as credit access issues, lack of generational wealth, and discrimination in lending and real estate practices. By establishing a homeownership rate goal of at least 65.05% by 2030, followed by incremental increases every five years, HB 2698 ensures that closing these gaps remains a priority for Oregon.

Without targeted policy solutions like HB 2698, Native and other historically marginalized communities will continue to face disproportionate hardships in accessing homeownership. This bill represents an opportunity for Oregon to take meaningful action to promote equity, economic stability, and long-term prosperity for all Oregonians.

On behalf of the NAYA Action Fund, we urge your support for HB 2698.

A handwritten signature in blue ink, appearing to read 'William Miller', is positioned above the printed name.

William Miller  
Executive Director