



February 17, 2025

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

Re: House Bill 3507 – Homeownership Down Payment Assistance, 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 appreciate the opportunity to provide written comments in support of HB 3507, which expands access to homeownership assistance programs for low- and moderate-income households, including first-generation homebuyers.

Native people, as the original stewards of this land, continue to face significant housing and wealth disparities. Systemic discrimination, lack of generational wealth, and limited access to financing have left Native Americans with some of the lowest homeownership rates in Oregon. Expanding the Home Ownership Assistance Program (HOAP) and Culturally Responsive Organization Down Payment Assistance Program (CRO-DPA) under HB 3507 is a necessary step toward closing this gap. By raising the maximum down payment assistance cap to \$100,000 for first-generation homebuyers and \$40,000 for first-time homebuyers, this bill creates a realistic pathway to homeownership for historically excluded communities.

The Oregon Housing Stability Council's data consistently shows that Native American homeownership rates lag behind other racial groups. Traditional financial institutions have failed to meet the unique needs of our communities, and this legislation ensures that resources are allocated to those who can make the greatest impact.

Native families also face challenges such as navigating lending institutions unfamiliar with tribal trust lands and overcoming the effects of historical disinvestment in both reservation and urban Native communities. Programs funded through OHCS must work in collaboration with community-based organizations to effectively serve our communities and their needs. HB 3507 takes a critical step toward increasing homeownership opportunities for Native families, communities of color, and working-class Oregonians who have long been left out of wealth-building opportunities. This legislation aligns with Oregon's commitment to racial equity and economic justice and will help remove systemic barriers to homeownership.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in blue ink, appearing to read "William Miller", is written over a light blue, stylized background element that resembles a feather or a stylized 'M'.

William Miller
Executive Director