



February 18, 2025

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

Re: House Bill 3090 – Homeownership Development Incubator Program (HDIP), Support

Chair Marsh, Vice-Chair Breese-Iverson, Vice-Chair Andersen and Members of the Committee on Housing and Homelessness. For the record, my name is Cree Bort and I'm a member of the Cheyenne River Sioux Tribe and have the pleasure of serving as the Advocacy and Policy Organizer for 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 to share my support for House Bill 3090.

Finding an affordable home in today's economy is incredibly challenging and Oregon is experiencing a record shortage of affordable housing options for aspiring homeowners. Many community members turn to NAYA for financial resources and guidance as they navigate the complex and often unpredictable homeownership process. Our community, alongside many other BIPOC communities, are met with many more barriers to accessing homeownership, navigating a pathway that is systemically built against them. We are seeing that American Indian and Alaskan Native homeownership rates for the state of Oregon is only at 59% based on the 2021 OHCS Needs Analysis, a number that pales in comparison to its white counterparts. This is saddening considering that owning a home is a goal most Oregonians dream of reaching. In fact, according to the 2024 Oregon Realtors Statewide Housing Survey, 74% of Oregon renters see homeownership as a top priority, with 48% ranking it among their highest life goals. These numbers rise even higher among Black, Indigenous, People of Color (BIPOC) communities.

Programs like the Homeownership Development Incubator Program (HDIP) play a vital role in helping families secure affordable housing. That's why we're calling for essential funding to expand HDIP, accelerating the construction of affordable homes across Oregon. As a state, we've recognized that increasing housing production is a shared priority, Governor Kotek has made this abundantly clear that this is a priority for her administration.

On behalf of the NAYA Action Fund, we strongly encourage you to support House Bill 3090.

Thank you,

Cree Bort
Advocacy and Policy Organizer