



February 18, 2025

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

Re: House Bill 3507 – Culturally Responsive Organization Down Payment Assistance Program (CRO), 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 am writing to share my support for House Bill 3507.

Owning a home today is no easy feat. Many people feel stuck renting, burdened by high costs but unable to qualify for Down Payment Assistance programs because they earn too much, yet not enough to afford rent comfortably or save up enough to get into a house. Homeownership is a critical pathway for our community members to build wealth and secure financial stability, but systemic barriers have historically made it difficult to access. That is where the Culturally Responsive Organization Down Payment Assistance Program (CRO) comes in to help Oregonians access homeownership.

House Bill 3507 provides critical technical fixes to our Culturally Responsive Organization Down Payment Assistance program (CRO) including expanding its eligibility criteria to include those who make up to 120% of the area median income. NAYA is one of largest culturally specific organizations for American Indian and Alaska Natives within the state of Oregon. In 2024, NAYA supported nine clients successfully purchasing their first home across its various programs. All nine clients identified as BIPOC, with four out of nine clients identified as Indigenous (44%). We used \$170,000 of downpayment assistance from CRO Funds to help those 9 clients close on their houses. That is nine new families entering into stability and accumulating generational wealth thanks to CRO DPA funds.

Another technical fix that HB 3507 would change is raising the funding cap to \$40,000 for first time home buyers and raising the funding cap to \$100,000 for first generation homebuyers. These opportunities would give our communities the economic foothold needed to not just survive, but to thrive.

Technical fixes like those proposed in House Bill 3507 will help organizations like ours, continue to serve our community, break down barriers to homeownership, and build up generational wealth. On behalf of the NAYA Action Fund, we strongly urge your support for House Bill 3507.

Thank you,

Cree Bort  
Advocacy and Policy Organizer