



Representative Hoa Nguyen
Oregon House District 48

HB 3503 - CLACKAMAS COUNTY LAND TRUST

3/3 House Committee On Housing and Homelessness

Thank you, Chair, vice chair and members of the committee. I am State Representative Hoa Nguyen, and I represent House District 48, which includes outer Southeast Portland and North Clackamas County.

Thank you for the opportunity to testify in support of House Bill 3503. I am an educator in Clackamas County, and I have spent 20 years serving students and families in our community. I have seen firsthand the challenges that unstable and unaffordable housing pose to educational success. HB 3503 presents an important step toward ensuring that families—especially first-time homebuyers—have access to stable, affordable housing through community land trusts. This initiative will have a direct and positive impact on students, their families, and the broader educational landscape in Clackamas County.

Decades of research confirm that stable housing is a crucial factor in student success. According to the National Low Income Housing Coalition and the U.S. Department of Housing and Urban Development, students who experience housing instability are significantly more likely to struggle academically, miss school days, and suffer from emotional and behavioral difficulties. A study from the MacArthur Foundation found that children in stable, affordable housing perform better on standardized tests and have improved graduation rates. When families are burdened by high housing costs or forced to move frequently due to rising rents, their children's education is disrupted, making it harder for them to achieve long-term success.

HB 3503 will allocate \$4.2 million to Community LendingWorks to help acquire and renovate homes in Clackamas County, ensuring they remain affordable for first-time homebuyers through a community land trust model. This approach is particularly beneficial for educators and school staff who

often struggle to afford housing near the communities they serve. By allowing low-income families to purchase homes while preserving long-term affordability, this program provides much-needed stability to households, which in turn fosters a more consistent and supportive learning environment for children.

Educators and school staff play a vital role in fostering student achievement, yet many struggle with the cost of living in Clackamas County. The Oregon Center for Public Policy reports that wages for teachers and school employees have not kept pace with housing costs, forcing many to commute long distances or seek housing in less stable rental markets. HB 3503 would not only help families of students but could also benefit educators who qualify under the low-income threshold, ensuring that teachers and school staff can live in the communities they serve.

Investing in affordable housing is an investment in the future of our students and the strength of our educational system. HB 3503 will help break the cycle of housing instability that affects too many children in Clackamas County. By ensuring that families have access to affordable homeownership opportunities, this bill supports students' academic achievement, social development, and long-term economic mobility.

I urge this committee to pass HB 3503 and help create stable, thriving communities where children can succeed. Thank you for your time and consideration.