



March 28, 2025

Joint Committee on Ways and Means Subcommittee on Transportation and Economic Development

Re: HB 5011 – Support

Chair Gomberg, Chair Woods, and Members of the Committee. For the record, my name is Cree Bort, and I am a member of the Cheyenne River Sioux Tribe. I have the privilege of serving as the Advocacy and Policy Organizer for the NAYA Action Fund, a Native-led organization dedicated to building political power and advancing advocacy for Native communities in Oregon and Washington. I am writing to express my strong support for **HB 5011**, which includes critical components that will expand homeownership opportunities for Oregonians.

For most U.S. households, homeownership is the foundation of affordable housing. In Oregon, those who were fortunate enough to purchase a home two decades ago now pay less than half the cost of today's market rate rent for a two bedroom apartment in the same area. This unfortunate reality highlights the financial security and long term stability that homeownership provides. Unfortunately, for many, particularly our community members who are American Indian and Alaska Native communities, that opportunity remains further out of reach than others.

The Native American Youth and Family Center (NAYA) was founded nearly 50 years ago by the community, for the community. Today, we serve more than 300 tribal identities across the Portland area, preserving traditions and strengthening cultural connections. Through culturally specific programs and wraparound services rooted in our values of being youth centered, family driven, and elder guided, we empower our community to achieve success while staying connected to their cultural identity.

Every day, families walk through NAYA's doors with a dream to achieve financial stability, build assets, and create a better future through homeownership. We take pride in providing services that help break cycles of generational poverty offering down payment assistance, financial education, and homeownership support. As you may be aware, Oregon ranks 43rd in the nation for homeownership, a crisis that disproportionately impacts American Indian and Alaska Native communities.

That is why we strongly support the investments outlined in HB 5011, which will make a meaningful difference in expanding homeownership opportunities:

- **POP 518:** \$16.9 million investment in the Homeownership Development Incubator Program
- **\$100 million in Article XI-Q Bond proceeds** to support LIFT Homeownership
- **POP 522:** \$30 million in Down Payment Assistance for Culturally Responsive and Rural Organizations
- **The Oregon Individual Development Account (IDA) Initiative**

NAYA is a proud provider of IDAs, which often pair with Culturally Responsive Down Payment Assistance (CRO DPA) to help our community members purchase their first home. Already this year, we



have assisted 15 clients begin their homeownership journey. Since the beginning of 2024, we have distributed 44 IDAs toward homeownership, with many recipients successfully completing the process and purchasing homes!

We know these programs work! We see the results firsthand. Homeownership is more than just housing, for American Indian and Alaska Native communities, it is a pathway to generational wealth, stability, and autonomy. Now is the time for bold action! By prioritizing these proven investments, we can break down systemic barriers, close the racial wealth gap, and create a future where thousands of Native families and other Oregonians have a fair and equitable chance at homeownership. **We urge you to support HB 5011.**

Sincerely,

Cree Bort
Advocacy and Policy Organizer
NAYA Action Fund