



EAST COUNTY HOUSING

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April 16, 2025

Joint Committee on Capital Construction
Oregon State Capitol
900 Court St NE
Salem, OR 97301

Re: Support for HB 5505

Dear Co-Chairs Girod and Nosse, and Members of the committee:

My name is Juan A. Campos, Director of Program Development for HOME Pathways and East County Housing urges your support of HB 5011, to address housing supply, preservation needs, and supportive housing.

Homeownership is a priority for the majority of Oregonians. It is a time-tested means of building generational wealth and a reliable way to improve racial and economic equity. As Oregon strives to significantly increase housing production, a statewide homeownership goal will keep housing and homeownership top of mind for decision-makers at all levels of government.

East County Housing has announced launching H.O.M.E. Pathways a Full-Service Homeownership Center adhering to National Industry Standards of Homeownership Education and Counseling (NISHEC), working toward HUD approval.

Our Vision: Home Ownership Means Equity

H.O.M.E. Pathways will enhance housing opportunities through homeownership and default counseling services. This initiative supports underserved communities across urban and rural communities of Gresham, Troutdale, Fairview, Wood Village, Sandy, Estacada, Corbett, Bridal Veil, Boring, Dodge Park, Damascus, Orient, Welches, and Brightwood. Our mission is to address housing challenges and promote financial stability through financial literacy, homebuyer education, down payment assistance, and foreclosure prevention.

Oregon has one of the lowest homeownership rates in the nation. According to Census data, Oregon's homeownership rate hovers near 64 percent, ranking Oregon 43rd in the nation [American Census Survey Homeownership Data]. We can do better.

Seventy-four percent of Oregonians who currently rent consider achieving homeownership one of the highest priorities in their lives (48 percent) or at least a moderate life priority (26

percent). These numbers are even higher among younger generations (81-88 percent for Gen Z, Millennials, and Gen X) and Black, Indigenous, Latino/a/x, and People of Color (96 percent) [Oregon Realtors Statewide Housing Survey].

The LIFT Homeownership Program directly supports three key priorities of the Statewide Housing Plan: Rural Communities, Homeownership, and Housing Justice. With a focus on increasing housing supply, LIFT funds facilitate new construction or the conversion of existing non-housing structures with housing units. This program stimulates the rapid development of multi-home sites, with units ready for sale within 36 months of receiving a funding reservation.

To date, Oregon Housing and Community Services has leveraged LIFT Homeownership funding to stimulate the construction of 963 permanently affordable, entry-level homes across the state. LIFT has helped many affordable homeownership developers to triple their production of new homes. The majority of LIFT Homeownership-funded developments include homes designed to accommodate larger households, with up to five bedrooms per home. All homes built under this program meet strict energy efficiency standards and often accommodate aging in place.

A new \$100.9 million investment will further expand the pipeline of permanently affordable homeownership opportunities under development in Oregon communities.

Thank you for your leadership and service,

Juan A. Campos | he/him/el | Director of Program Development
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