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**Testimony in Support of HB 4128  
House Housing Committee  
February 10<sup>th</sup>, 2026**

Chair Marsh, Vice-Chairs Breese-Iverson and Andersen, and members of the Committee,

On behalf of the Oregon Law Center, thank you for the opportunity to submit testimony in support of HB 4128.

The Oregon Law Center is a non-profit legal services organization dedicated to protecting the rights of low-income Oregonians. Helping families maintain safe, stable housing is a critical part of our work. HB 4123 will help remove barriers to homeownership for all Oregonians, especially moderate and low-income households.

It is very clear that Oregon is experiencing a severe shortage of housing that is affordable to people with the lowest incomes. In many communities across our state, speculative investment in single-family homes—particularly by large corporate investors or private equity entities—has reduced the number of homes available to everyday families and workers at modest income levels. As housing costs climb, low-income households are increasingly priced out of ownership opportunities and pushed into a rental market that is already overburdened.

HB 4128 would require that single-family homes be offered to the general public for at least 90 days before a covered entity can purchase them. This policy will help expand access to homeownership for first-time buyers and low- to moderate-income families who are currently competing with deep-pocketed investors for a shrinking supply of homes. The bill will also support stronger, more inclusive communities by preserving opportunities for long-term residency, intergenerational wealth building, and community participation through homeownership.

For families with limited financial resources, the opportunity to purchase a home is one of the most impactful ways to build generational wealth and financial stability. Without policies that level the playing field between corporate buyers and individual homebuyers, these opportunities vanish. HB 4128 helps restore balance in our housing market by ensuring local families and neighbors have a fair chance to buy homes in their communities.

This bill also aligns with Oregon's goals of preventing displacement, strengthening community ties, and ensuring equitable access to housing for residents of all income levels. It provides a commonsense safeguard in a market where homes are increasingly treated as investment vehicles rather than places for people to live and put down roots.

For these reasons, we respectfully urge support of HB 4128. Thank you for your time and consideration.