

02/16/2026
House Committee on Revenue
Oregon State Capitol
900 Court St NE
Salem, OR 97301

Re: Support for HB 4136

Dear Chair Nathanson, Vice-Chairs Werner Reschke and Walters, and Members of the Committee:

My name is Mohsin Jamal, and I am a first-time and first-generation homeowner through Habitat for Humanity of the Mid-Willamette Valley's homeownership program, offered to low-income families. Without down payment assistance, I would not have been able to overcome the upfront costs of homeownership. Today, I build stability for my family and contribute to my community.

Therefore, I am writing in strong support of HB 4136 because it makes a meaningful investment in people and long-term stability by expanding access to homeownership for Oregonians seeking to buy their first home and put down roots in their communities.

Homeownership remains one of the most effective pathways to financial security, intergenerational opportunity, and community connection. Yet today, many first-time and first-generation homebuyers face unprecedented barriers, including record home prices, high interest rates, limited housing supply, and limited access to support. For these households, the inability to assemble a down payment is often a major obstacle to homeownership.

Down payment assistance is one of the most effective and well-documented tools for expanding access to homeownership. Every participant completes HUD-certified homebuyer education and counseling, supporting long-term housing resiliency.

Despite proven outcomes, down payment assistance programs currently lack a stable and dedicated funding source. HB 4136 helps address this gap by directing approximately \$9–10 million per year to support this critical investment in our neighbors and communities.

This proposal reflects a thoughtful realignment of public resources toward households who will live in these homes year-round, contribute to their local economies, and put down deep roots in Oregon communities of all sizes. It's a practical investment in household stability, economic resilience, and community strength.

I respectfully urge you to support HB 4136 and help expand sustainable pathways to homeownership.

Thank you for your consideration and service,

Mohsin Jamal