

Chair, Vice-Chair, and Members of the Committee,

My name is Gabriela Mann. I am a Realtor in Oregon, and I am here today in strong support of HB 4136.

Every year, I help about five to six families access down payment assistance programs through organizations like Portland Housing Center, Hacienda CDC, Bienestar, and Proud Ground. These are hardworking Oregonians — nurses, small business employees, young families — who are mortgage-ready but simply cannot overcome the barrier of upfront costs.

I have seen the tears at the closing table. I have seen what it means for parents to finally say to their children, “This is ours.” These programs are not handouts — they are bridges. They are often the difference between lifelong renting and building generational stability.

The decision to testify was not easy. I believe deeply in what Realtor associations stand for. But my personal and professional duty is clear: to help families achieve homeownership and to advocate for policies that make that possible.

And this is not just about individual families — it’s about Oregon’s economy.

According to the National Association of REALTORS®, every residential real estate transaction in Oregon generates approximately **\$118,432 in total economic impact**. That includes construction jobs, service providers, local businesses, and housing-related spending. On top of that, homeowners contribute roughly **\$23,000 annually** in property taxes, insurance, maintenance, and local services — dollars that strengthen our communities year after year.

When one family buys a home, neighborhoods stabilize. Schools benefit. Small businesses grow. Communities thrive.

Homeownership is not just a dream — it is an economic engine and a pathway to generational wealth.

I respectfully urge you to support HB 4136 and continue expanding responsible access to homeownership for Oregon families.

Thank you for your time.

Gabriela Mann