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**Re: Support for HB 4136**

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

My name is Maria Elena Guerra, and I am writing in strong support of HB 4136. This bill makes a meaningful investment in people and long-term stability by expanding homeownership opportunities for Oregonians seeking to buy their first home and establish roots in their communities.

Homeownership builds financial security, but many first-time and first-generation buyers face barriers like high prices and limited support. Down payments are often the main obstacle. HB 4136 would fund down payment assistance by ending mortgage tax breaks for most vacation homes.

In our work, we see that down payment assistance programs help first-time and first-generation buyers purchase homes and succeed over the long term. However, unstable funding limits the number of households that can be positively impacted. HB 4136 would provide a dedicated funding source.

Down payment assistance works. In the last biennium, over \$22 million helped 600+ first-time and first-generation buyers, many from communities facing systemic barriers. Despite these outcomes, down payment assistance programs lack stable, dedicated funding. HB 4136 would address this gap by directing approximately \$9–10 million per year to support this critical investment in our communities.

This proposal thoughtfully realigns public resources toward households who will live in these homes year-round, contribute to local economies, and establish deep roots in Oregon communities. It is 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,  
**Maria Elena Guerra (MEG), MPA**  
Executive Director  
Farmworker Housing Development Corporation