



Our region faces a housing crisis that can't be solved by building homes alone. Our *advocacy goal* is to secure the **resources** and implement the **policies** needed to **close the homeownership gap for communities of color**, achieve broader **access to affordable homes**, and nurture **diverse and vibrant communities**.



## HOMES:

### Build More Affordable Homes for Sale

Each affordable housing development is the result of years of planning, funding applications, and permitting. We know we have too few homes to house our current population in Oregon. Scarcity drives up costs for everyone and is the root cause of our housing crisis. In order to scale up affordable homeownership development, we need:

- **Increased state and local funds** for land, construction, and housing preservation, including funds dedicated to culturally specific and culturally responsive organizations and communities
- Funds that are **dedicated to affordable homeownership**
- **Reliable funding** that we can count on and plan for year after year

## PEOPLE:

### Equitable Access to Homeownership

Homeownership eliminates the stress of a pending eviction, another move, or financial hardship. That level of stability is proven to lead to better health, better educational outcomes, the chance to build community, and long-term financial stability. With rising interest rates and housing costs, homeownership is farther and farther out of reach for communities that have been most impacted by racist and unjust housing practices and policies. In order to afford a home, our families, friends, and neighbors need:

- Increased **down payment and mortgage assistance, housing counseling**, and access to **Individual Development Accounts** (IDAs or matched savings programs)
- **Targeted funds** that seek to close the homeownership gap for communities of color
- **Property tax exemptions** to increase the purchasing power of households with lower incomes
- Resources for **critical repairs** so that homeowners on a fixed budget can afford to maintain their homes, age in place, or accommodate a disability

## LAND:

### Inclusive Land Use

From racist covenants to redlining, single-family zoning to urban renewal, land use policies tell the story of how our urban and suburban landscapes came to be; who has benefited and who is left out. Local policies that promote affordable housing development can help to foster, nourish, and preserve diverse identities and lived experiences in our neighborhoods. In order to share land equitably and sustainably, we need:

- **Mixed-income communities and housing density** near jobs, schools, cultural and religious spaces, basic necessities, parks and transportation
- **Eliminated fees** attached to affordable housing (such as System Development Charges)
- A streamlined and **faster permitting** process
- Policies to incentivize **condo and middle housing production**
- Creative and intentional strategies to make **vacant, underutilized, and publicly owned land** available for affordable housing development

## COMMUNITY:

### Housing for Thriving & Diverse Communities

Real estate in our region generates a windfall of wealth for some, mostly White families, while Black, Indigenous, and People of Color (BIPOC) households have scrambled to keep up with skyrocketing rents and are increasingly closed out of homeownership. Housing pressures are displacing communities of color and threatening the connections necessary for cultural identities to survive and thrive. Our communities need:

- Increased **affordable housing of all types**, including permanent supportive housing, accessible housing, housing that can accommodate intergenerational families as well as individuals, and affordable homes both for sale and for rent
- **Community investments that center the needs and voices of those historically marginalized** by directing tax increment finance (TIF) funds to stabilize and preserve diverse and inclusive neighborhoods