



The League of Women Voters of Oregon, established in 1920, is a grassroots nonpartisan political organization that encourages informed and active participation in government. We envision informed Oregonians participating in a fully accessible, responsive, and transparent government to achieve the common good. LWVOR Legislative Action is based on advocacy positions formed through studies and member consensus. The League never supports or opposes any candidate or political party.

February 19, 2025

To: Chair [Rep. Pam Marsh](#), Vice Chairs [Rep. Tom Andersen](#) and [Rep. Vikki Breese-Iverson](#),
and Members of the [House Committee on Housing and Homelessness](#)

Re: [HB 3507](#) – Increase eligibility of down payment assistance programs administered by
Oregon Housing and Community Services – **Support**

The League of Women Voters of Oregon believes that the federal government shares with other levels of government the responsibility to provide equality of opportunity for education, employment, and housing for all persons in the United States regardless of their race, color, gender, religion, national origin, age, sexual orientation or disability.

HB 3507 proposes to invest \$30 million in down payment assistance to Oregon Housing and Community Services (OHCS) to increase the eligibility of its Culturally Responsive Organization Program and Homeownership Program targeted to low- and moderate-income first-time homebuyers. Historically, these households have yet to experience the financial benefits of homeownership. Prospective homebuyers in rural Oregon can benefit greatly from access to down payment assistance.

The bill will amend OHCS’s down payment assistance programs to increase eligibility by January 1, 2026. This bill is critical to building assets and creating generational wealth for low- and moderate-income households.

Investing \$30 million will open the door to an estimated 750 first-time and first-generation homebuyers, helping them plant roots in their communities.

We recommend passage of [HB 3507](#) and appreciate the opportunity to comment on this bill. Thank you for your service.

Lisa Bentson
President LWVOR

Nancy Donovan
Housing Portfolio

Debbie Aiona
Housing Portfolio