

Lawmakers hope to increase home ownership for minorities

By **CLAIRE WITHYCOMBE**
Capital Bureau

SALEM — Lawmakers are trying to figure out what's keeping Oregonians of color from buying homes when loans and subsidies are available.

Overall, about 62 percent of Oregonians own homes, and overall the rate of home ownership in the state is slightly lower than in 2000.

But state data show stark differences among ethnic groups.

In Oregon, about 65 percent of whites and 63 percent of Asian Americans own homes as of 2017.

Meanwhile, only about 35 percent of black Oregonians do. The lowest rate of home ownership in the state is among Pacific Islanders, at 26 percent.

Earlier this year, state lawmakers created a task force to figure out how to improve home ownership rates.

In a meeting Monday, members discussed one possible piece of the puzzle: lending.

Some witnesses said buyers aren't always aware of the extra help they can get to close a home purchase — or what they need to be eligible for that help.

Oregon already has a number of programs in place to help people borrow for a home, but some observers say that not enough people know about those opportunities.

Joseph Portillo, a home loan officer at Umpqua Bank, told lawmakers and other members of the task force that he feels educating Oregonians about what they need to know about credit and other qualifiers for home loans, as well as existing assistance programs, could boost home ownership rates among people of color.

"Sometimes I feel like individuals come and apply for a mortgage, they are about to play basketball, and they are coming in knowing the rules for playing football," Portillo testified Monday. "It's a totally different game that they're trying to play, so they're not going to be able to win the game or participate in the game because they don't know the rules."

State Rep. Mark Meek, D-Clackamas, a real estate broker who co-chairs the task force, said financial incentives don't always align to encourage the real estate industry to help people of modest means get a



Oregon Capital Bureau

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home loan.

Real estate agents may make less money per transaction with the more time they spend on a particular buyer.

"I know that if I have to spend six weeks, or even six months helping somebody find a home, my price per square foot is going down, and my dollar per hour is going way down," Meek said.

He said that the hurdles and time it takes a buyer to

qualify and the time it can take loan officers or lending institutions to implement and support housing assistance programs is "just another way to discriminate and eliminate and dissuade folks being able to participate in this process."

Rep. Rich Vial, R-Scholls, said a lack of affordable housing may be the real problem while educating buyers is important.

"If folks can't make the payments on something,

you don't want to put them into a house they can't make the payments on," Vial said. "These programs that we have are great, but until we get enough supply that would allow those programs to really be used, is there a solution that is around understanding the lending environment better?"

State Sen. James Manning Jr., D-Eugene, who leads the task force with Meek, said it was too early to pinpoint the impediments.

"Inventory is scarce, it is low, but I also would like to say, that we're in the early portions of this task force, and it's too early for me, from my perspective, to make any kind of determination whether or not there are disparities in housing," Manning said.

He said he learned about some home ownership programs at Monday's meeting.

Meek said he wants to see what may be impeding access to home loans.

"If there's so many programs available, why aren't we utilizing them in a more efficient manner?" he said.

Meanwhile, other advocates say the task force should consider how historic discrimination has affected home ownership in

the state.

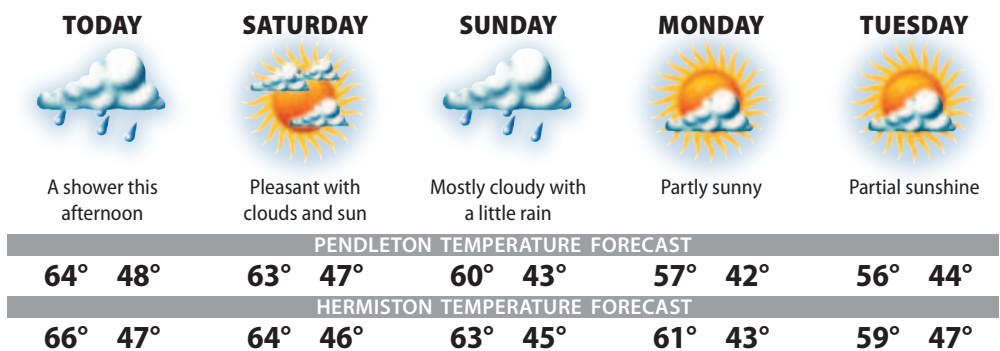
Oregon's exclusion law banned blacks from settling in the state, and until 1943 the state prohibited Asian Americans from owning real estate, according to the Fair Housing Council. Discrimination against people of color manifested in other ways, including through exclusionary zoning and the practice of "redlining," or denying loans to people who lived in lower-income neighborhoods.

That history has compounded the significant disadvantages for people of color, who were largely unable to build wealth through property ownership over the course of generations in the way that many white people could, some task force members said.

"I would strongly caution too much focus on the consumer education piece and focus on the systemic pieces of how we got here," said Se-Ah-Dom Edmo, a member of the task force and the sovereignty program director at the Western States Center, a Portland group that organizes nationally for progressive causes.

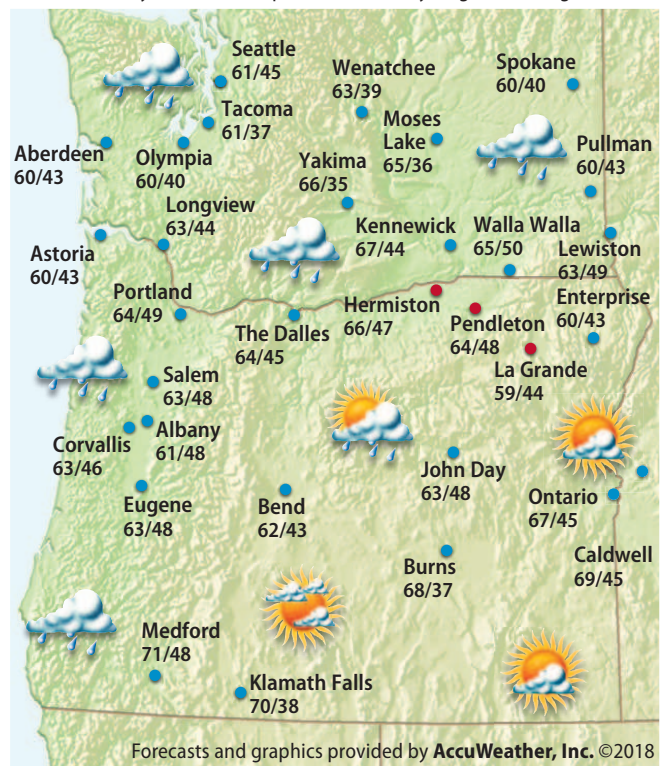
The group will continue its discussion of mortgage loans and barriers at its next meeting Nov. 28.

Forecast for Pendleton Area



OREGON FORECAST

Shown is today's weather. Temperatures are today's highs and tonight's lows.



ALMANAC

PENDLETON through 3 p.m. yest.		
TEMP.	HIGH	LOW
Yesterday	63°	42°
Normals	60°	37°
Records	86° (1924)	25° (1919)
PRECIPITATION		
24 hours ending 3 p.m.	0.00"	
Month to date	1.39"	
Normal month to date	0.83"	
Year to date	7.91"	
Last year to date	13.70"	
Normal year to date	9.77"	
HERMISTON through 3 p.m. yest.		
TEMP.	HIGH	LOW
Yesterday	63°	46°
Normals	61°	37°
Records	80° (1959)	20° (2002)
PRECIPITATION		
24 hours ending 3 p.m.	0.00"	
Month to date	1.14"	
Normal month to date	0.51"	
Year to date	6.29"	
Last year to date	7.80"	
Normal year to date	7.07"	
WINDS (in mph)		
	Today	Sat.
Boardman	SW 7-14	NE 4-8
Pendleton	SSW 6-12	ENE 4-8
SUN AND MOON		
Sunrise today	7:26 a.m.	
Sunset tonight	5:51 p.m.	
Moonrise today	7:33 p.m.	
Moonset today	9:27 a.m.	

Judge orders release of secret legislative proposals

By **PARIS ACHEN**
Capital Bureau

A Marion County judge on Wednesday ordered state officials by Friday to disclose legislative proposals they have been trying to keep secret.

The records to be released show law changes that state agencies want drafted ahead of the 2019 Legislature.

A Portland business attorney has been seeking the documents to alert his clients to changes that could affect them.

Marion County Circuit Court Judge Audrey Broyles said after a hearing in Salem on Wednesday that releasing the records would be of "significant public interest."

The records, called legislative concept forms, go to the Legislature's attorneys to be turned into draft legislation. The drafts then can be filed with the Legislature for consideration. Access to the records could give the public insight into what Gov. Kate Brown and her administration plan to do on sometimes key issues, such as taxation and education reform.

Attorneys seeking disclosure suggested Brown's administration was blocking release to safeguard her in a close election fight with state Rep. Knute Buehler.

Broyles ordered all 250 disclosed by 5 p.m. Friday, but state attorneys said they planned to block that through an appeal.

Greg Chaimov, a former legislative lawyer who is now with the Portland law firm Davis Wright Tremaine, habitually requests the forms and provides them to business clients. One of his clients is Priority Oregon, a political action committee funding negative ads against Brown, said John DiLorenzo, Chaimov's attorney. Chaimov said he has routinely obtained the forms in past years.

Chaimov sought the internal records last July, but the state Department of Administrative Services turned him down, saying disclosure would breach attorney-client privilege.

Sarah Weston, attorney for the state, argued on Wednesday that the agency views attorneys in the Legislative Counsel's office as their attorneys when it comes to drafting legislation. That would mean communications sent to those attorneys were protected by client privilege.

But DiLorenzo argued that attorneys in the Legislative Counsel office, by law, can only provide legal advice to legislators.

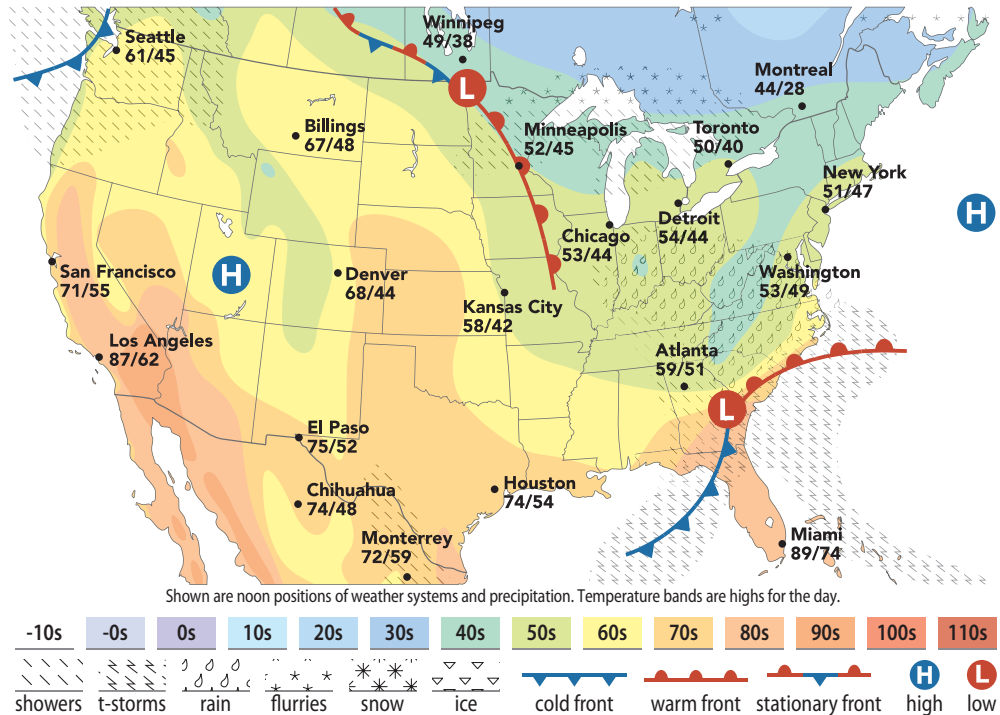
The judge agreed. "I cannot find that the Department of Administrative Services could have expected to form an attorney-client relationship," Broyles said. "I find the state has failed to meet its burden to establish either that there is a public records exemption that exists or that there is existence of an attorney-client relationship."

NATIONAL EXTREMES

Yesterday's National Extremes: (for the 48 contiguous states)

High 93° in Thermal, Calif. Low 8° in Bodie State Park, Calif.

NATIONAL WEATHER TODAY



BRIEFLY

Agents investigated for 'lack of candor' in standoff case

PORTLAND (AP) — A new court filing says FBI agent W. Joseph Astarita and several colleagues on the bureau's elite Hostage Rescue Team are under investigation for alleged "lack of candor" in their statements after the shooting of refugee occupation leader Robert "LaVoy" Finicum.

The Oregonian/OregonLive reports the agents are the subject of an ongoing administrative investigation and review by the U.S. Department of Justice's Office of the Inspector General.

Astarita was among FBI agents and state police trying to arrest leaders of the armed takeover of the Malheur National Wildlife Refuge as they drove to a community meeting in January 2016.

While Justice Department officials have said the agents would be investigated for alleged misconduct, the legal brief that prosecutors wrote mentions for the first time that the inquiry regards alleged "lack of candor."

Oregon governor bans offshore drilling

SALEM (AP) — Oregon Gov. Kate Brown has issued an executive order blocking offshore oil drilling.

Thursday's order directs state agencies to protect Oregon's coastal economy by preventing activities associated with offshore oil and gas drilling. It comes as the Trump administration seeks to expand offshore drilling and scrapped an Obama-era policy to protect oceans and the Great Lakes, replacing it with one emphasizing economic growth.

Brown, a Democrat, sought an exemption for Oregon from the administration but has not received one. Florida's Republican governor did receive an exemption.

Brown said her executive order will make it clear to oil and gas speculators that Oregon is not for sale. States control 3 miles of ocean closest to shore.

Corrections

If you notice a mistake in the paper, please call 541-966-0818.

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