



NeighborImpact

Supporting People, Strengthening Communities.

March 3, 2021

House Committee on Business and Labor
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Chair Holvey, Vice-Chair Bonham, Vice-Chair Grayber and Members of the Committee:

I am writing to you on behalf of NeighborImpact and the communities we work in to request the Committee's support for HB 2009 related to extending the foreclosure moratorium and revise the base line in which a lending institution can request a waiver to participate in the Oregon Foreclosure Avoidance (OFA) program.

Since 1985, NeighborImpact has served Crook, Deschutes, Jefferson counties and the Confederated Tribes of Warm Springs in Central Oregon. Our organization is considered the largest nonprofit in our region on a client-served basis. NeighborImpact programs support people in our community who need it the most as well people who need a temporary boost. We are the region's leading provider of housing and homeless services, energy assistance, emergency food programs, childcare provider resources, early childhood education services and self-help programs for the working poor. Our efforts toward easing the effects of poverty are inherent in our HomeSource program. We are the Regional Housing Counseling Center for Central Oregon as designated by Oregon Housing and Community Services (OHCS) we offer homeownership programs and foreclosure avoidance. We are the only agency in the region that has HUD certified housing counselors and foreclosure prevention certified counselors.

The Oregon Foreclosure Avoidance (OFA) program helps families gain information and knowledge when facing foreclosure. Counselors help families maintain their home and their stability. We have been part of this program since its inception and through it we have helped hundreds of citizens to remain housed and/or exit with dignity. The OFA program currently considers the previous year foreclosure filings as the base in which a financial

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United Way
of Deschutes County



institution can request a waiver and not participate in the OFA program. Given the unique characteristics of 2020 we are requesting moving the baseline to 2019. 2019 represents a more traditional level of activity. If this change doesn't take effect, many financial institutions wouldn't be required to participate in the OFA program leaving stressed homeowners without the benefits and protections that OFA provides.

Thank you for supporting HB 2009 during this pandemic. It is so critical to have a safe and stable place to call home – to work from, to rest in, to recover from or isolate from COVID, to support your kids attending remote school in.

Thank you for your commitment to ensuring that Oregon families are protected from facing foreclosure.

Thank you very much for your time and for your service to our state

Sincerely

A handwritten signature in blue ink that reads "Scott Cooper".

Scott Cooper
Executive Director, NeighborImpact