

CENTRAL OFFICE
125 N. 17th St.
St. Helens, Oregon 97051
Voice (503) 397-3511
Fax (503) 397-3290
Administration
Information & Referral Ext. 2001

FISCAL OFFICE
1775 St. Helens St.
St. Helens, Oregon 97051
Voice (503) 366-6570
(503) 366-6565
(503) 366-6569
Fax (503) 366-7906

COMMUNITY DEVELOPMENT PROGRAMS
125 N. 17th St.
St. Helens, Oregon 97051
(503) 397-3511 Ext. 2013
Housing Development
Community Facilities

HOUSING CENTER
(503) 325-8098
(800) 325-8098
Housing Information & Referral
Homeowner & Tenant Trainings
Home Ownership Assistance

SELF-HELP HOUSING
Acquisition Rehabilitation Sweat Equity
(503) 366-6550
(503) 366-6544

HOUSING REHABILITATION
Rehabilitation
Weatherization
Astoria
(503) 325-8098
(800) 325-8098
Columbia
(503) 366-6562

EMERGENCY HOUSING PROGRAM
125 N. 17th St.
St. Helens, Oregon 97051
(503) 366-6559
(800) 404-3511

**CHILD & FAMILY
DEVELOPMENT PROGRAM**
PO Box 10, 108 W. B. St.
Rainier, Oregon 97048
(503) 556-3736
Head Start
Healthy Families

ENERGY SERVICES PROGRAM
125 N. 17th St.
St. Helens, Oregon 97051
(503) 397-3511
Energy Utility Assistance
Consumer Education
Tillamook
(503) 842-3267
(866) 722-4951
Astoria
(866) 722-4951

**SENIOR, RESPITE & VETERANS
SERVICE PROGRAMS**
125 N. 17th St.
St. Helens, Oregon 97051
(503) 366-6584
Respite Care, OPI
Senior Support & Nutrition Programs

Veterans Service Program
125 N. 17th St.
St. Helens, Oregon 97051
(503) 366-6580

DISASTER RECOVERY PROGRAM
125 N. 17th St.
St. Helens, Oregon 97051
(503) 366-6563

COMMUNITY ACTION TEAM, INC.

"BUILDING BRIDGES TO SELF-SUFFICIENCY"



March 3, 2021

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

My name is Daniel Brown; I serve as the Executive Director of Community Action Team, Inc. (CAT). CAT is the Community Action Agency serving the tri-county area of Columbia, Clatsop, and Tillamook counties. Along with the many other programs we offer to support low-income Oregonians, we also assist first time homebuyers, current homeowners, and renters. Our current services include Home Buyer Education, Financial Coaching, Foreclosure Prevention Counseling, Mortgage Payment Assistance, and Loan Preservation Assistance.

I am writing to encourage you to pass HB 2009 in order to extend the foreclosure moratorium. Homeowners impacted by the COVID-19 pandemic need stability at this time. Any further negative impact imposed on families who are already bearing the brunt of the effects of this pandemic is unconscionable.

Without HB 2009, lenders will be able to proceed with foreclosure without offering homeowners mediation through the Oregon Foreclosure Avoidance Program (OFA). As to the scope of this problem, please keep in mind that 30% of homeowners in Oregon have a mortgage that is not eligible for the federal protections. Passage of this bill would require lenders to move the COVID-19 related arrearages to the end of the loan, allowing homeowners to move forward with their lives without the fear of foreclosure from those missed (forbearance) payments.

It is paramount, especially in the midst of the current crisis, that families have a safe and stable place to call home. We thank you for your consideration and thoughtful approach to the current plight of Oregon homeowners.

Sincerely,



Daniel Brown
Executive Director