



May 13, 2013

House Committee on Consumer Protection & Government Efficiency
900 Court St. NE
Salem, OR 97301

Re: SB 558A

Dear Chair Holvey, Vice-Chair Lively, Vice-Chair Richardson, and Members of the Committee:

Thank you for your thoughtful discussion of Senate Bill 558A.

Habitat for Humanity has long focused on providing low-income families with the opportunity to break the cycle of intergenerational poverty through owning a key asset: their home. However, the needs of our communities have recently challenged us to think more broadly. That means partnering with other agencies to provide low-income homeowners with affordable home repairs, weatherization and rehabilitation. It also means supporting those agencies who work to keep neighborhoods stable by reducing the rate of foreclosures and the number of homes sitting vacant throughout our state.

Many Oregonians continue to struggle financially in this challenging employment environment. The most recent numbers indicate that one out of 13 mortgages is a month or more behind and 132,000 mortgages are underwater. These alarming statistics are compounded by the fact that far too many at-risk homeowners struggle to communicate effectively with their lender.

Mediation provides homeowners with timely and accurate information, helping them to make informed decisions. Enabling homeowners to make good decisions based on good information and expediting an otherwise lengthy process, often filled with uncertainty for both the lender and the homeowner, benefits us all.

For these reasons, Habitat for Humanity of Oregon encourages the House Committee on Consumer Protection & Government Efficiency to expedite passage SB 558A. All 32 Habitat for Humanity affiliates across Oregon will also appreciate this bill's technical clarification of beneficiaries eligible to claim an exemption.

With utmost respect,

A handwritten signature in blue ink that reads "Shannon M. Tennant".

Shannon M. Tennant, Executive Director