



UNIVERSITY OF OREGON
School of Law

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Administrator

Written Testimony in Support of SB 558 Before the Senate General Government, Consumer and Small Business Protection Committee

Chair Shields, Vice-Chair George, and members of the Committee,

Thank you for the opportunity to submit written testimony. I am writing in support of SB 558, which makes improvements to the Foreclosure Avoidance Mediation Program by requiring resolution conferences prior to the initiation of both judicial and non-judicial foreclosures.

I direct the Oregon Office for Community Dispute Resolution (OOCDR), housed within the Appropriate Dispute Resolution Center at the University of Oregon School of Law. OOCDR is a public service program, which supports seventeen community dispute resolution centers throughout the state. Since the passage of SB 1552, several of these centers have been providing, or stand ready to provide, foreclosure mediation services.

Resolution conferences facilitated by experienced mediators offer grantors and beneficiaries the opportunity to share information, explore foreclosure avoidance or mitigation options, and negotiate mutually acceptable agreements. The availability of a resolution conference prior to foreclosure helps the parties negotiate a fair and balanced outcome that is appropriately tailored to each individual circumstance. In many cases the foreclosure resolution conference may avoid the necessity of filing a foreclosure proceeding altogether, providing cost savings to both the borrower and the beneficiary.

Through the passage of SB 558, resolution conferences will increase opportunities for more homeowners to benefit from this program, while reducing the backlog of cases that are beginning to crowd court dockets.

Community dispute resolution center staff and volunteer mediators currently on the foreclosure mediation roster have already received the necessary training to mediate these cases. They stand ready to work together with housing counselors, borrowers, lenders, and service providers to maximize the effective and efficient implementation of this program.

Please pass SB 558 to ensure that homeowners in Oregon have access to a resolution conference prior to foreclosure.

Thank you for your consideration.

Best,

Carrie Heltzel, Administrator
Oregon Office for Community Dispute Resolution

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