



From the Desk of
Representative Chris Garrett

From the desk of
Rep. Conyer

The Housing Alliance urges your AYE Vote on HB 3389 A

Member Organizations

211 Info
AFSCME Local #3135
Bienestar
CASA of Oregon
Central City Concern
City of Eugene
City of Gresham
City of Portland
City of Tigard
Clackamas County
Clackamas Housing Action Network
Coalition for a Livable Future
Community Action Partnership of Oregon
Community Action Team, Inc.
Community Alliance of Tenants
Community Housing Fund
Community Partners for Affordable Housing
Ecumenical Ministries of Oregon
Enterprise Community Partners
Fair Housing Council of Oregon
Farmworker Housing Development Corp.
Habitat for Humanity of Oregon
Hacienda CDC
Homeless Families Coalition
Housing Advocacy Group of Washington Co.
Housing Development Center
Human Solutions
Impact Northwest
JOIN
Lane County Legal Aid and Advocacy Center
League of Women Voters of Oregon
Lincoln County
Metro
NAYA Family Center
Neighborhood Economic Development Corp.
Neighborhood Partnerships
NeighborWorks Umpqua
Network for Oregon Affordable Housing
Northwest Housing Alternatives
Northwest Pilot Project
Oregon Action
Oregon Food Bank
Oregon Housing Authorities
Oregon Opportunity Network
Partners for a Hunger-Free Oregon
Portland Community Reinvestment Initiatives, Inc.
Proud Ground
Raphael House
REACH CDC
Rose CDC
St. Vincent DePaul of Lane County
Shelter Care
Sisters Of The Road
Street Roots
Transition Projects, Inc.
Washington County
Willamette Neighborhood Housing Services

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House Bill 3389 A ensures that fewer homes are foreclosed. More specifically, it requires that affidavits involved in sales to non-profits not ban a family from remaining in their home as either a renter or buyer. This ensures that short sales through the state's Loan Refinancing Assistance Pilot Project (LRAPP) remain a viable option to prevent foreclosures.

The Housing Alliance is a coalition of organizations serving all parts of Oregon. We are concerned about the availability of safe, decent and affordable housing for all Oregon residents. Homeownership still provides the best pathway to household financial resilience and to building a better future for families and communities.

The Housing Alliance supports HB 3389 A because foreclosures continue to threaten the foundations of our state and our communities. The most recent numbers indicate that 1 out of 13 homeowners are a month or more behind on their mortgages and 132,000 are underwater.

LRAPP is a proven approach to preventing foreclosures. It is currently available in Deschutes, Jackson, Josephine, Crook and Jefferson counties to families who have substantial negative equity in their home. To qualify, a family must have experienced hardship and be in danger of foreclosure, but have enough income to afford a mortgage at the current value of the home.

Unfortunately, most eligible Oregonians cannot benefit from the program because of the industry standard "Arm's Length Affidavit" that accompanies most short sales. These affidavits were developed to combat fraud and are now standard paperwork for most government owned short sales and many privately owned loans. One of the provisions of the affidavit bans the family from staying in the home for more than 90 days as a renter or buyer, which prevents families from benefitting from the LRAPP.

HB 3389 addresses this by ensuring that if a short sale to a non-profit is otherwise approved, it cannot be declined due to the affidavit form. All other fraud prevention measures would remain in place.

Housing is the foundation of our communities. HB 3389 A helps our neighbors and families make the best possible decisions to ensure housing stability and leads to the best possible outcomes for all of Oregon.

We urge your AYE vote on HB 3389 A. Thank you for your service on behalf of Oregon communities.

Janet Byrd, on behalf of the Housing Alliance