



# HOUSING ALLIANCE

[www.OregonHousingAlliance.org](http://www.OregonHousingAlliance.org)

## Members

1000 Friends of Oregon  
 211info  
 AFSCME Local 3135  
 Alliance of Family & Housing Success  
 Bienestar  
 CASA of Oregon  
 Cascade Management Inc.  
 Central City Concern  
 Chrisman Development Inc.  
 City of Portland  
 Clackamas County  
 Community Action Partnership of Oregon  
 Community Action Team, Inc.  
 Community Alliance of Tenants  
 Community Housing Fund  
 Community Partners for Affordable Housing  
 Cornerstone Community Housing  
 Ecumenical Ministries of Oregon  
 Fair Housing Council of Oregon  
 Farmworker Housing Development Corporation  
 Habitat for Humanity of Oregon  
 Hacienda CDC  
 Coalition of Housing Advocates  
 Housing Development Center  
 Human Solutions  
 Impact Northwest  
 Immigrant & Refugee Community Organization  
 Lane County Legal Aid and Advocacy Center  
 League of Women Voters of Oregon  
 Lincoln County  
 Metro  
 NAYA Family Center  
 Neighborhood Economic Development Corporation (NEDCO)  
 Neighborhood Partnerships  
 NeighborImpact  
 NeighborWorks Umpqua  
 Network for Oregon Affordable Housing  
 Northwest Housing Alternatives  
 Northwest Pilot Project  
 Open Door Counseling Center  
 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  
 St. Vincent de Paul of Lane County, Inc.  
 ShelterCare  
 Sisters of the Road  
 Sponsors, Inc.  
 Street Roots  
 Washington County  
 Welcome Home Coalition  
 Willamette Neighborhood Housing Services

# SB 5543: Foreclosure Prevention

Joint Committee on Ways and Means Subcommittee on Capital Construction  
 February 27, 2015  
 SB 5543

Co-Chairs Girod and Read and members of the SubCommittee,

The Housing Alliance is a coalition of more than fifty organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the base on which all of our success is built – individual success as students, parents, workers, and community members as well as the success of our communities. We represent a diverse set of voices from residents to local jurisdictions to non-profit housing developers and organizations working to meet basic needs.

We ask your support for Senate Bill 5543, which will include the Oregon Housing and Community Services Budget Re-balance. We specifically ask for your support of the request of an additional \$349,000 to continue providing foreclosure counseling as part of the Oregon Foreclosure Avoidance (OFA) Program.

We know homeownership gives people the opportunity to build a better life for themselves and their families. Despite recent news of slowly improving housing and employment markets, Oregon homeowners continue to struggle through the foreclosure crisis. Foreclosure rates in Oregon are still four times what is “normal” and continue to plague homeowners and communities all across our state.

Since its inception, the Oregon Foreclosure Avoidance (OFA) Program has substantially increased the number of homeowners successfully completing foreclosure avoidance workouts, and decreased the time it takes to finalize each workout. Foreclosure counseling equips homeowners to make good decisions based on good information. Mediation provides homeowners with timely and accurate information about their choices that will help them to make informed decisions.

Housing provides everyone with an opportunity to succeed in life. In

Oregon, we've always pulled together to overcome hardship. Let's continue to support Oregon homeowners and Oregon communities as they recover. Thank you for your service.

Sincerely,

A handwritten signature in black ink, appearing to read "O. Carrillo", enclosed in a thin black rectangular border.

Omar Carrillo Tinajero  
On Behalf of the Housing Alliance