



605 SE Kane Street
Roseburg, OR 97470

541-673-4909
www.nwumpqua.org

March 20, 2017

Dear Co-Chair Johnson, Co-Chair Gomberg, and Members of the Committee:

I am writing this letter to request that you restore the Oregon Foreclosure Avoidance program to the 2017-18 state budget.

This program is critical to Oregon home owners. Without the OFA program, home owners will not have access to advocates when they request mediation in a foreclosure proceeding. Since the investor/servicer is represented by their own attorney, this puts Oregon home owners at a disadvantage.

The foreclosure rate in Oregon is still much higher than the pre-housing-crisis rate – nearly 3 times higher. In many rural areas, home values continue to be below 2006 levels. This means some of the workouts available in hot markets like Portland, Bend and Eugene are not available to other parts of Oregon. As was the case during the housing crisis, servicers are prone to errors of process that can make it very difficult for home owners to prevail, even when they have complied with all servicer requests. The expertise that is available to home owners through non-profits offering the Oregon Foreclosure Avoidance program helps to make sure that home owners are on more equal footing with investors and servicers as they seek loan work-out solutions.

Foreclosures are damaging to communities in many ways. Aside from the disruption of a family unit, they create disruptions in schools and for employers. For neighborhoods, foreclosures bring down home values, causing a vicious cycle of declining neighborhoods and lackluster appreciation of home values. This prevents other home owners from being able to access home equity for maintenance and repairs, investment and other family expenses. In rural Oregon, foreclosures have a strong and immediate impact on the whole community. Many rural foreclosures are not easily sold on the market, due to the general condition of the property or due to investors being unwilling to sell for current market prices and so holding properties. No one wants to buy a home in a neighborhood with empty and abandoned houses. Foreclosures also make it more difficult to revitalize rural communities and encourage new construction. Attrition of skilled labor and the lack of construction activity costs rural counties millions in lost investment.

Much of the nation has recovered from the housing crisis. Many counties in rural Oregon have not. However, funding that allows home owners to seek assistance in saving their homes has almost completely disappeared. In Douglas, Coos and Curry counties, NeighborWorks Umpqua keeps two full-time foreclosure counselors busy. We have more demand for their expertise than we can accommodate. However, the impact we make is undeniable. Over and over our clients tell us that it was learning that there was someone who could help them understand what was happening, and help them respond and hold servicers accountable that gave them the hope they needed to save their homes. This expertise has been acquired by Oregon nonprofits over the years since the housing crisis, and has saved thousands of homes for Oregonians. The Oregon Foreclosure Avoidance program is the last hope for many home owners and a vital resource for rural communities struggling to move forward economically.



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NeighborWorks Umpqua and the undersigned home owners ask the members of this committee to restore this vital funding for Oregonians.

Respectfully,

Stacey Daniel
Director of Policy and Advocacy, NeighborWorks Umpqua

(attached list of signers)
Diris Murphy
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Additional comments from signers:

To Co-Chair Johnson, Co-Chair Gomberg, and Members of the Committee

Neighbor works has been so valuable in our mediation process.

Mailing Address 16340 Lower Harbor Rd, Suite 1 #312 Brookings, Oregon 97415

390 tanbark Rd. Brookings Oregon 97415. Phone # 541 813 9375 cell.

We support resources to help create housing opportunity by funding the Oregon Foreclosure Avoidance program.

Thank you for your support and help for these organizations.

Scott Jones

Hello, please include my name on the request to keep the Oregon Foreclosure Program in force. It has made an enormous impact on me and my family in the recent past not to mention so many other families and individuals that are still struggling in a depressed local economy. I honestly don't know what I would have done without it. Please consider keeping this program in force as it is a very valuable asset to this community. Thank you, Rene Reed Valle

you may use my name and address. you helped me when I needed help to save my home. Thank You.

Clark