

Dear members of Joint Special Committee on Coronavirus Response:

We are reassured knowing that our legislators are working on a robust response to the fall out of the Coronavirus on all of us and especially the economical impacts on Oregon's low income communities and communities of color. By focusing on funding like the OHSI Hardest Hit funds to help households experiencing job loss with mortgage payment assistance we can ensure that Oregonians have health care, food and housing, the basics that we all need to get through this pandemic and the economic distress that will hit our lowest income earners immediately.

I have two key urgent needs we want to bring to your attention:

First need is to ensure homeowner stability. Oregon is home to nearly 1,000 successful, hardworking Habitat homeowners. Many Habitat for Humanity homeowners work in service industry jobs. Examples include hotel cleaning staff, parking attendants and other folks who may receive reduced hours or layoffs during the difficult months ahead. I ask that you explore an emergency in-state allocation of mortgage assistance that would not require the low-income homeowner to already be delinquent in order to initiate support. I believe that an expansion of the OHSI mortgage assistance program through federal or state support would make a big difference in helping low income homeowners through this crisis.

Second need is related to future home buyers that need Habitat to keep building their homes. As a developer of affordable homeownership, we have projects all over the State that are under threat of halting if we don't find a way to continue to bring in revenue to support construction. In Portland alone, we have nearly 100 homes currently at some stage of predevelopment or construction. Our spring fundraising events have screeched to a halt and we are facing the closures of our 4 ReStores in the Portland Metro area. These reuse stores are a significant source of homebuilding funding. I ask that you explore an allocation of emergency funds to help maintain Habitat's business and homebuilding operations.

We know you are listening and that your goal is to respond with efficient and immediate help. As a State already deep in a housing affordability crisis, I urge you to take swift action to ensure that low income homeowners remain stable and affordable housing developers are able to continue building with as little interruption as possible. I am available to talk more at length if helpful.

Sincerely,

Steve

**Steve Messinetti** (he / him / his)

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