

From: [Catalina Frank](#)
To: [JISS Exhibits](#); [Sen Knopp](#)
Subject: Changes included in LC 45 - Testimony
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Attachments: [image003.png](#)

Joint Interim Committee on the First Special Session of 2020
Court Street NE
Room 453
Salem Oregon, 97301

Dear Joint Interim Committee Members

Bend-Redmond Habitat for Humanity serves low-to-moderate income families in Deschutes County. Unemployment or furlough rates due to COVID-19 are high in our county, due to the uniqueness of our region depending highly in hospitality. Most of our clients and partner homeowners are below the 80% AMI for Deschutes county, with rents already exceeding 50% or higher of net household incomes.

To continue to support affordable housing, please consider the following measures at the upcoming special session,

- Extend the eviction moratorium by at least 90 days;
- Create a grace period to allow people who have missed rent payments to have at least 6 months to repay them;
- Pass foreclosure protections to protect homeowners, such as the ability to roll over any missed mortgage payments to the end of their loan.
- *Use a personal story from your affiliate to help illustrate the need for these measures.*

In partnership,

Catalina Frank (*she, her, hers*) / **Homeownership Program Manager**

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We build strength, stability, self-reliance through affordable homeownership. *Yo hablo Español.*



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