



June 23, 2020

**RE: Support for Extending Eviction Moratorium, Enacting a Repayment Period, and Strengthening Foreclosure Preventions**

Co-Chairs Courtney, Kotek, and members of the committee:

The Welcome Home Coalition represents 65 organizations across the Portland tri-county region. We represent homelessness service providers, affordable housing developers, culturally specific groups from Black, Indigenous, and other People of Color (BIPOC) communities, and many other organizations. Together, we work to find policy solutions to ensure all our neighbors have an affordable and safe place to call home.

We are writing to urge your support of several critical items included in LC 45 that address housing instability our communities currently face as a result of COVID-19, including:

**1. Extending the Statewide Eviction Moratorium:**

Communities across the state have been devastated by COVID-19. Hundreds of thousands of Oregonians have lost their jobs, a crisis that has only been compounded by the delay in processing unemployment insurance claims. Without an extension of the statewide eviction moratorium, we will see a spike in evictions across the state. According to an article published in Street Roots today, evictions increased by 40 percent in Milwaukee, Wisconsin just two weeks after their moratorium expired.<sup>1</sup>

The moratorium on evictions for non-payment of rent and evictions without cause must be extended for at least 90 days in order to allow people to safely return to work, access rent assistance, and avoid a wave of housing displacement and increase in homelessness.

**2. Enacting a Grace Period for Repaying Missed Rent Payments:**

As of today, if the eviction moratorium is lifted, people who have missed rent payments will owe any missed payments in full. Thousands of Oregonians have already missed three rent payments, and are a week away from their fourth. It is unreasonable to expect people to owe those debts in full, especially when one of the lone resources available to them — unemployment insurance — has been inaccessible over the last several months.

Please establish a grace period of **at least 6 months** to allow people to repay missed rent payments..

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<sup>1</sup> Henderson, Tom, "Housing-related measures on the table when legislators return for special session," Street Roots, June 23, 2020, available at: <https://news.streetroots.org/2020/06/23/housing-related-measures-table-when-legislators-return-special-session>

### **3. Enacting Foreclosure Protections:**

The economic fallout from COVID-19 has affected renters and homeowners alike. The CARES Act created some protections for homeowners, but those too are set to expire on June 30. The legislature must enact uniform and consistent protections for Oregon homeowners to provide assurances that they will not be subject to foreclosure during this crisis. Without them, we risk another wave of foreclosures like we saw during the Great Recession.

To be clear, this is just the beginning of what will be needed to stave off another housing crisis. These protections meet the immediate need of keeping housed Oregonians in their homes, but more will need to be done, such as increasing funding for rent assistance and other resources to help Oregonians pay back or forgive debts from missed rent and mortgage payments.

Thank you for your consideration of this issue. Please ensure these essential provisions are passed during this special session.

Sincerely,

A handwritten signature in black ink, reading "Tyler Mac Innis". The signature is written in a cursive, flowing style.

Tyler Mac Innis, Director