

From: [Gwen Pettey](#)
To: [Exhibits SHOUS](#)
Cc: [Gwen Pettey](#)
Subject: Written Testimony in Support of SB 820
Date: Thursday, April 4, 2019 6:00:41 PM

Senate Committee on Housing

Oregon State Legislature

900 Court Street NE

Salem, Oregon 97301

Dear Chair Fagan, Vice-Chair Heard and Members of the Committee:

I am writing this letter in support of SB 820 and am asking for this Committee's support for SB 820, to fund foreclosure prevention counseling.

I am unable to be there in person, but felt it very IMPORTANT to tell my story as to how Nedco helped me at one of the lowest and hardest points of my life. I got way behind in my house payments beginning in 2016, on my home I purchased in 1997 with my now deceased husband. I am on Social Security Disability, with a set limited income and I was about ready to have the home foreclosed on and was so stressed. I had no idea what to do to save my home of 20 years!! I was referred to NEDCO, where Micole literally saved my sanity ...and helped me immeasurably through the tough process. I was lost until I found NEDCO. I can't really tell you how THANKFUL I am that this option was available to me at such a crisis point in my life!! I truly DO NOT know what I would have done OR how I would have coped and got through it all without the help of NEDCO counselors

I am sure I am just one person who has been helped by NEDCO with the housing issues people face today!!

It's a definite NEED for people just dealing with financial and housing issues in my community. If foreclosure counseling is not funded homeowners will no longer have an advocate on their side through the process. I know it changed everything for me!!

I would like to thank the Legislators for their work to support Oregonians and close with a final request for them to..... PLEASE pass SB 820, to maintain access to foreclosure prevention counseling.

Thank You,

Gwen Gomez
2858 Crystal Drive