



Native American Youth and Family Center

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

The Native American Youth and Family Center ("NAYA") is requesting the Senate Housing Committee's support for the amendments to SB 820. NAYA currently provides services to help low-to-moderate income individuals and families purchase their first homes and we understand just how difficult it can be to achieve the goal of homeownership, so it is incredibly vital our state does everything it can to make preserving that goal a reality.

NAYA is a culturally competent non-profit organization located in Portland that serves the urban Native American and Alaskan Native populations as well as the Cully neighborhood in which it is based. Established in 1974, NAYA runs an alternative high school as well as several programs for the local community including but not limited to housing counseling, workforce development, micro-enterprise, energy assistance, and home repair.

Providing access to foreclosure avoidance counseling is essential to the success of Oregon's foreclosure mediation program known as Oregon Foreclosure Avoidance or OFA. While mortgage servicers have the financial resources available to hire attorneys, struggling homeowners rarely have the resources available and require their housing counselors to have the expertise, skill and ability to adequately represent them in mediation. Without representation from a housing counselor, most homeowners do not know their legal rights or have access to programs that might assist them and this results in a far lower success rate and more homes lost to foreclosure as the data from the OFA program displays.

It is far cheaper to keep someone in their own home than to build new affordable housing, so not only is this sensible policy that helps protect homeowners but also a worthwhile investment that effectively keeps homeowners housed and helps combat our housing crisis. That is why we humbly request your support for the \$1.24 million for the 19-21 biennium to fund foreclosure counseling across the state.

Sincerely,

A handwritten signature in black ink, appearing to read "Kevin Sheehan", written over a light blue horizontal line.

Kevin Sheehan
NAYA Family Center