

Senate Committee on Housing
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Chair Fagan, Vice-Chair Heard, members of the Committee:

I am writing to you today on behalf of Neighborhood Partnerships in strong support of SB 820 and its -1 amendments, which invest in counseling for homeowners facing foreclosure as part of the Oregon Foreclosure Avoidance program.

I am Executive Director of Neighborhood Partnerships, which is a statewide non-profit organization that works through policy and program delivery to increase opportunity for Oregonians, particularly Oregonians with low incomes. Our work in program delivery and policy advocacy includes acting as convener of the Housing Alliance, manager of the Oregon Individual Development Account Initiative, and policy work in support of Oregonians with low incomes working to build financial stability and assets.

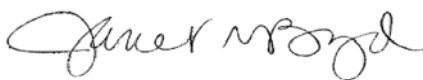
We at Neighborhood Partnerships are excited by the depth and scope of the work being done by Oregon Housing and Community Services to address our housing challenges. Safe, stable, affordable and available housing is the underpinning of all of our success as individuals, families, and communities. And safe, stable, affordable housing is not available in Oregon communities today.

We know that foreclosure continues to impact Oregon communities. Neighborhood Partnerships supported the creation of our statewide foreclosure counseling and mediation network. Today, we know that across Oregon, organizations still work to provide counseling to homeowners facing foreclosure to help them successfully navigate the Oregon Foreclosure Avoidance program, and find an agreement with their lender. Homeowners need support as they enter mediation, and financial institutions benefit as well from having homeowners come prepared.

We know that for many Oregonians, their single biggest asset is their home. Access to foreclosure counseling can assist homeowners in maintaining that important asset, and work out an agreement with their lender.

The Legislature should commit \$1.24 million to provide counseling to homeowners facing foreclosure during 2019-21.

Thank you for your service, and your support of SB 820 and the -1 amendments.



Janet Byrd
Executive Director, Neighborhood Partnerships