



Coastal Housing Center
93781 Newport Ln.
Coos Bay, OR 97420
Phone: 541-756-1000

Main Office
605 SE Kane St.
Roseburg, OR 97470
Phone: 541-673-4909

April 8th, 2019

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

Dear Chair Fagan, Vice-Chair Heard, and esteemed members of the Committee,

I write you today on behalf of NeighborWorks Umpqua to express the organization’s support for SB 820-1, which would provide the necessary resources to support foreclosure counselling for families in danger of losing their homes.

NeighborWorks Umpqua is a rural-focused housing and community development corporation committed to promoting opportunity for all. Working primarily in the five counties of Southwestern Oregon (Coos, Curry, Douglas, Jackson & Josephine), the organization has firsthand experience of how critical foreclosure counselling is to families facing foreclosure, and how the counselling contributes to better outcomes to the people and communities most affected.

While the foreclosure crisis may no longer be a popular headline or on the lips of housing pundits and experts, it is undeniable that it has deeply marked housing markets and communities across the state. Because rural housing markets are very local and sensitive to change, the reverberations from the 2008 crisis continue to dog rural communities today; further foreclosures exacerbate the difficulty of recovery for markets, neighborhoods and communities still reeling from the foreclosure crisis. Foreclosure counselling helps to minimize the number of foreclosures that occur in neighborhoods and communities. It also allows for rural customers to benefit from guidance and explanation of a complex process, while benefitting from support and advocacy when administrative irregularities occur with loan servicers. The outcome of foreclosure counselling is human centered: It empowers and enables families to make difficult financial decisions about their homes; it makes it possible for older residents to age in place and; it protects neighborhoods and property values from the market shocks associated with multiple foreclosures in a given geographic area.

For these reasons, NeighborWorks Umpqua supports SB 820-1. The proposed bill not only provides tools to organizations like NeighborWorks Umpqua to support families staying in their homes, but also supports our communities becoming more resilient places to call home.

Sincerely,

Arielle Reid
Director of Policy & Advocacy
NeighborWorks Umpqua



Equal Housing Opportunity and Equal Housing Lender
www.nwumpqua.org | CCB# 15199 | NMLS# 255912