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June 23, 2020

Co-Chairs Courtney and Kotek
Joint Interim Committee on the First Special Session of 2020
Oregon Legislature
900 Court Street NE
Salem, OR 97301

Dear Co-Chairs Courtney, Kotek and Members of the Committee:

I am writing to you on behalf of Housing Oregon in support of Legislative proposals to prevent housing instability during the COVID-19 pandemic. As the Coronavirus continues to negatively impact our communities, particularly for people who may have lost work or income, we need to remind ourselves we all continue to need a place to shelter and stay safe with ourselves and our families.

This letter outlines Housing Oregon’s support for the Oregon Housing Alliance’s call for action to address the following needs of low-income communities across our state for people who rent their homes as well as those who own their homes:

1. Extend the eviction moratorium so more people have a chance to get back to work, access rent assistance, and prevent a wave of evictions,
2. Enact a repayment period for six months, to give people time to pay back any rent that was due during the moratorium, and,
3. Enact foreclosure protections so that homeowners have consistent information and rights during this emergency.

Housing Oregon is a membership-based statewide association of 50 affordable housing Community Development Corporations (CDCs) committed to serving and supporting low-income Oregonians across the housing needs spectrum – from homeless to homeowner. We are working towards a day when every Oregonian has a safe and healthy place to call home.

We first want to thank the Emergency Board for their June 5 decision to commit Federal Coronavirus Relief Funds to Oregon Housing and Community Services including \$55 million for rental assistance, \$20 million for operating support to owners of regulated affordable rental

housing projects and supporting the U.S. Treasury to allow \$25 million in remaining Hardest Hit funds to be used for foreclosure prevention.

Extend the eviction moratorium

The Governor's eviction moratorium for non-payment of rent and evictions without cause, Executive Order 20-131, will expire on June 30. While this early step has been helpful, the economic impact of the Coronavirus continues. Many people have not returned to work or do not know when it will be safe to return to work. For some, current jobs will be lost permanently due to the virus.

We ask the Legislature to:

- Create a statutory eviction moratorium until October 1 that prevents people from being given a notice of eviction for non-payment of rent or without cause (inclusive of all causes in ORS 90.427). This moratorium should include a prohibition on late fees, and a prohibition on landlords reporting late payments to credit bureaus during the moratorium.

Enact a repayment period for six months

The current eviction moratorium simply delays the requirement that tenants pay rents due for the period covered by the moratorium, and these bills will still come due. People who rent their homes, particularly people with low incomes, may need more time to access rent assistance, or to save up funds once they are back at work.

We ask the Legislature to:

- Create a requirement that there be a period, six months, after the moratorium ends during which tenants are allowed to pay back rent and may not be evicted for failure to pay their back rent. This action must be taken by the Legislature as the Governor's Executive Order cannot impose a payment period.

We urge you to do this as soon as possible to create certainty and predictability for people who rent their homes, as well as provide the time necessary to distribute rental assistance.

Enact foreclosure protections

People who own their homes also need protection against foreclosures during this time. The current CARES Act prohibits foreclosures for approximately 70% of Oregonians and protects people who have a mortgage that is owned or backed by a federal agency. This moratorium was scheduled to end on May 17, and all federal agencies involved have voluntarily extended this moratorium until June 30, 2020. The Governor has not issued an Executive Order to provide protection against foreclosure for those homeowners who do not receive protection from the federal act.

We ask the Legislature to:

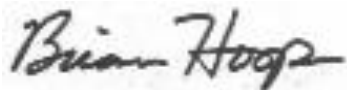
- Enact uniform and consistent protections for Oregonians to provide assurances that they will not be subject to foreclosure at this time. In addition, housing counseling agencies will soon begin using foreclosure counseling resources provided by the Legislature in 2019 to provide pre-foreclosure assistance to borrowers who may be impacted and need assistance in securing a loan modification or forbearance.

In addition, counselors who work directly with homeowners, report that mortgage servicers are not being consistent in their messages to homeowners, or the information they provide about next steps. There is a lot of confusion and frustration on the part of homeowners, and a state policy is necessary to provide certainty and relief at this time.

Housing Oregon believes every Oregonian deserves a safe, stable, and affordable place to call home, especially during these economically challenging times brought on by the COVID-19 pandemic. We need to ensure we do not see a wave of rental evictions and foreclosures after the moratorium ends. We need to provide people time to get back to work and access rental assistance funds to pay past due rent. Absent taking the above actions now, more Oregonians will face either crushing debts or homelessness, which would ultimately lead to higher societal costs.

Thank you very much for your time, and for your service to our state during these challenging times. You may reach Brian Hoop, Executive Director, Housing Oregon at brian@housingoregon.org or 503-475-6056.

Sincerely,



Brian Hoop
Executive Director
Housing Oregon



Sheila Stiley
Board Chair, Housing Oregon
Executive Director
Northwest Coastal Housing

CC: Margaret Salazar, Director, Oregon Housing and Community Services
Shannon Singleton, Housing Policy Advisor, Office of Governor Kate Brown
Members of Senate Interim Committee on Housing and Development
Members of House Interim Committee on Housing