



Native American Youth and Family Center

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June 22, 2020

To: Oregon State Legislature

RE: LC 45 - Statewide Foreclosure Moratorium

My name is Miranda Mishan and I serve as the Community Development Policy Coordinator at the Native American Youth and Family Center (NAYA) in Portland. NAYA is a wraparound agency, serving roughly 2,000 individuals and impacting the lives of over 10,000 individuals throughout the region each year. We have services for youth of all ages and a wide array of family services. Additionally, NAYA offers a range of education, health, housing, economic development, and community support programs. Thank you for the opportunity to share with you the importance of Individual Development Accounts (IDA's), and the impact that they have on the communities we serve. Thank you for the opportunity to write and share the need for a strong eviction moratorium in Oregon.

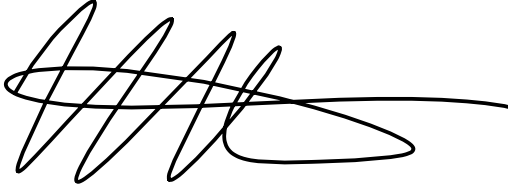
Homeownership continues to be a priority for our community and our organization. In their 2011 report on Native American communities in Multnomah County, The Coalition of Communities of Color and Portland State University reported pervasive disparities in homeownership levels for Native Americans. These disparities are worsening significantly over time, with homeownership rates dropping as the cost of living continues to rise. NAYA works to address disparities in homeownership through culturally specific homeownership counseling and Individual Development Accounts (IDA's).

At NAYA we believe that everyone deserves a safe and stable place to call home. Through our housing to homeownership work, we have seen the transformative impact that owning a home can have on families. In light of the economic crisis prompted by the outbreak of COVID-19, stability is even more essential. Low-income communities and communities of color are more vulnerable to both the health and financial impacts of COVID-19, and our clients continue express concerns about their ability make mortgage payments in light of this crisis. With this in mind, we are supportive of a strong foreclosure moratorium that protects all Oregonians.

At NAYA we see community members work tirelessly to learn and build their financial assets as they work towards owning a home. In the current crisis, we need to ensure that these community members continue to move forward and are not forced out of their homes because of an inability to pay. A moratorium on foreclosures will support low-income and Native American homeowners continue to build assets and support their families, in spite of the many challenges they face.

Thank you for your time and for your public service.

Sincerely,

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

Miranda Mishan
Community Development Policy Coordinator
Native American Youth and Family Center
503.288.8177 ext. 254