



Testimony on HB 4202
Submitted by Diane Linn, Proud Ground

Honorable Members of the Oregon Legislature

My name is Diane Linn, Executive Director of Proud Ground and member of the Board of Directors of Housing Oregon and affordable housing professional with a current emphasis on homeownership and the stabilizing benefits for families. We serve the Portland Metro area and Lincoln County and maintain partnerships with Habitat affiliates around the state.

Proud Ground provides homeownership opportunities that are permanently affordable to working families using the community land trust model. We work in partnership with Habitat for Humanity and culturally specific organizations across the state. We serve clients every day that are at risk of losing their homes due to COVID 19. **We have surveyed our current homeowners to see what impact the pandemic has had on them to date. There are at least 18% who have lost their jobs and 13% are concerned about their ability to pay their mortgage in the critical coming months.**

In partnership with our community partner homeownership organization – especially the cultural-specific groups, we have been working to anticipate the impact and work together to mitigate it to assist homeowners so they don't lose their homes. **Foreclosure prevention is crucial under these extraordinary circumstances.** Every family that can stay in the homes, maintain their stability and equity building, is so very important particularly given the pressure in the rental market in Oregon.

It is critical that the legislature enact a foreclosure moratorium. We have heard from Proud Ground homeowners that given the slow opening of Oregon's economy to protect the public from the coronavirus, they may struggle to make payments, need help accessing options or information from their lender, and are worried about their housing stability.

We are profoundly concerned that people of color and people with lower incomes are given less information or less favorable treatment by their lender. We need to assist BIPOC in maintaining their homes and helping more working families buy homes.

Please enact a strong foreclosure moratorium that will prevent people from losing their homes by passing HB 4204. Every Oregonian deserves a safe, stable, and affordable place to call home. Thank you for your service.

