

Protect Oregonians from Housing Instability Pass HB 4213 and HB 4204

Housing stability is so critical during this pandemic. The actions that were necessary to slow the spread of COVID-19 in Oregon meant that people lost work and income, and the early actions to stop evictions and some foreclosures were key to keeping Oregonians in their homes. With cases on the rise again and extreme economic uncertainty before us, these actions must be continued. Both eviction and foreclosure protections are set to expire June 30th, and the Legislature must extend these protections by passing HB 4213 and HB 4204.

Oregonians who rent or own their homes have lost work or income due to COVID and are making difficult choices between paying housing costs or food, and some are putting rent or mortgage on credit cards. Oregonians are making extreme sacrifices to continue paying their housing costs, due to the fear of housing instability and homelessness. The Legislature must act to provide basic protections for renters and homeowners.

Eviction Moratorium Extension & Repayment Period: HB 4213

People who rent their homes need basic protection from eviction for non-payment of rent or no cause evictions. No one should lose their home due to the pandemic and its economic impacts. The Legislature immediately adopt HB 4213, which includes:

- A moratorium on certain evictions through September 30, 2020 to prevent people from becoming homeless because they can't pay their rent due to the economic impacts of COVID-19. Tenants should not be charged late fees, and late payments shouldn't be reported to credit bureaus.
- A six-month repayment period, after the moratorium ends, to allow tenants a reasonable amount of time to pay back rent payments they may have missed. This is an important protection but it won't be enough for households that were severely rent burdened prior to COVID-19 and need rent assistance to pay back unaffordable rent arrears.

People who are Black, Indigenous, and people of color have been most impacted by COVID-19 and face the most serious threat of eviction and homelessness in the absence of eviction protections and rent assistance. Due to wealth disparities as a result of historic and systemic discrimination in housing, employment, and other economic opportunities, and barriers to homeownership, in Portland, 3 of 4 Black people rent their homes, and 6 in 10 Latinx people. Allowing evictions to resume will disproportionately impact communities of color, who have already been disproportionately negatively impacted by the pandemic.

Foreclosure Moratorium: HB 4204

During this pandemic, homeowners need basic protection against foreclosure. Homeowners need an opportunity to sit down with their lenders and work out an agreement that will help them keep their homes. Today, we know this is not the case.

We are hearing increased reports that homeowners are receiving conflicting, confusing, or inaccurate information from their servicers and lenders. HB 4204 would stop all foreclosure proceedings until September 30, 2020, and would give homeowners a floor of basic protections to roll their payments to the end of the loan.

We need to do all we can, as a state, to ensure we do not see a wave of evictions after the moratorium ends, or that people take on crushing loads of rental debt they simply can't afford. We are deeply concerned that economic evictions and foreclosures will begin as soon as moratorium are lifted, and people will face either crushing past debt or homelessness.



Contacts: Alison McIntosh, amcintosh@neighborhoodpartnerships.org; (503) 226-3001 x110
www.oregonhousingalliance.org