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March 3, 2021

Chair Paul Holvey  
Vice-Chair Daniel Bonham  
Vice-Chair Darcia Grayber  
House Committee on Business and Labor  
900 Court Street, NE, Room 453  
Salem, OR 97301

Dear Chair Holvey, Vice-Chair Bonham, Vice-Chair Grayber, Members of the Committee:

Housing Oregon is a membership-based statewide association of affordable housing providers and Community Development Corporations (CDCs) committed to serving and supporting low-income Oregonians across the housing needs spectrum – from homeless to homeowner.

We urge the House Committee on Business and Labor to act quickly to pass HB 2009 to extend the foreclosure moratorium in order to provide stability for homeowners who have been impacted due to the pandemic. It's important to say again, federal actions taken so far to protect homeowners do not apply to all mortgages on single-family properties.

According to a [report from the National Housing Law Project](#), of all outstanding single-family mortgages, roughly 70% are owned or backed by a federal agency, and about 30% (roughly 14.5 million loans) are privately owned and not backed by any federal agency.

Here in Oregon, a recent [Household Pulse Survey](#), conducted in January 2021 by the U.S. Census Bureau, found that 7.2% of Oregonians with mortgages, or 133,355 households, were not caught up on mortgage payments. Looking forward, 7.5% of all households with mortgages in Oregon, or 140,319 households, had slight or no confidence in their ability to pay their next month's mortgage.

P.O. Box 8427, Portland, OR 97207

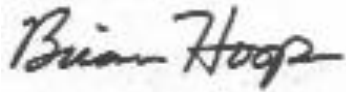
We must also not repeat mistakes made during the last foreclosure crisis which had [significant, disproportionate, and negative impacts on people of color](#). In the current COVID crisis, people of color have been more likely to [experience the loss of their job or income](#), as well are disproportionately [likely to become sick](#). Failure to act now, with the passage of HB2009, is likely to repeat history with a disproportionate impact on homeowners of color who'll be at greater risk of foreclosure due to the COVID crisis.

The COVID crisis is not over yet, and as such, we must remain vigilant to ensure all Oregonians have a safe and stable place to call home – to work from, to rest in, to recover from or quarantine from COVID, and to support their children in attending school remotely.

Please act with urgency in passing HB 2009 to extend the foreclosure moratorium.

You can contact me, Brian Hoop, Executive Director with Housing Oregon, at 503-475-6056 or [brian@housingoregon.org](mailto:brian@housingoregon.org).

Sincerely,

A handwritten signature in black ink that reads "Brian Hoop". The signature is written in a cursive, slightly slanted style.

Brian Hoop  
Executive Director  
Housing Oregon