

Joint Ways and Means Subcommittee on Transportation and Economic Development
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Co-Chair Manning, Co-Chair Gomberg, members of the Committee:

I am writing to you today on behalf of Neighborhood Partnerships in strong support of SB 5512 and investments in the Housing and Community Services Department budget. I am Executive Director of Neighborhood Partnerships, which is a statewide non-profit organization that works through policy and program delivery to increase opportunity for Oregonians, particularly Oregonians with low incomes. Our work in program delivery and policy advocacy includes acting as convener of the Housing Alliance, manager of the Oregon Individual Development Account Initiative, and policy work in support of Oregonians with low incomes working to build financial stability and assets.

We at Neighborhood Partnerships are excited by the depth and scope of the work being done by Oregon Housing and Community Services, which is represented both in the newly released Statewide Housing Plan and in the proposed budget. Safe, stable, affordable and available housing is the underpinning of all of our success as individuals, families, and communities. And safe, stable, affordable housing is not available in Oregon communities today.

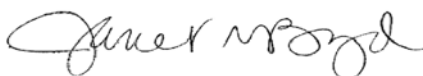
We are supportive of the entire budget request, and want to call out three things for special mention.

First, we support the staffing authority requested in the Governor's Budget. Several factors combine to make this increased level of staff essential. We know that the urgency, complexity, and widespread nature of the housing needs across Oregon have mobilized elected officials, jurisdictions, service providers, business leaders, and residents to take action. This work will require support to build partnerships, leverage resources, and develop housing that will meet community needs for decades to come.

Secondly, we know that foreclosure continues to impact Oregon communities. Neighborhood Partnerships supported the creation of our statewide foreclosure counseling and mediation network. Today, we know that across Oregon, organizations still work to provide counseling to homeowners facing foreclosure to help them successfully navigate the Oregon Foreclosure Avoidance program, and find an agreement with their lender. Homeowners need support as they enter mediation, and financial institutions benefit as well from having homeowners come prepared. The Legislature should commit \$1.24 million to provide counseling to homeowners facing foreclosure during 2019-21.

Thirdly, we ask your support of the Oregon Individual Development Account (IDA) Initiative. While funded separately, through a tax credit, the IDA Initiative is an essential tool for housing providers and partners across the state as they help people achieve homeownership and build financial stability.

Thank you for your service, and your support of SB 5512.



Janet Byrd
Executive Director, Neighborhood Partnerships