

**CENTRAL OFFICE**

125 N. 17th St.  
 St. Helens, Oregon 97051  
 Voice (503) 397-3511  
 Fax (503) 397-3290  
 Administration  
 Information & Referral Ext. 2001

**FISCAL OFFICE**

1775 St. Helens St.  
 St. Helens, Oregon 97051  
 Voice (503) 366-6570  
 (503) 366-6565  
 (503) 366-6569  
 Fax (503) 366-7906

**COMMUNITY DEVELOPMENT PROGRAMS**

125 N. 17<sup>th</sup> St.  
 St. Helens, Oregon 97051  
 (503) 397-3511 Ext. 2013  
 Housing Development  
 Community Facilities

**HOUSING CENTER**

(503) 325-8098  
 (800) 325-8098  
 Housing Information & Referral  
 Homeowner & Tenant Trainings  
 Home Ownership Assistance

**SELF-HELP HOUSING**

Acquisition Rehabilitation Sweat Equity  
 (503) 366-6550  
 (503) 366-6544

**HOUSING REHABILITATION**

Rehabilitation  
 Weatherization  
 Astoria  
 (503) 325-8098  
 (800) 325-8098  
 Columbia  
 (503) 366-6562

**EMERGENCY HOUSING PROGRAM**

125 N. 17<sup>th</sup> St.  
 St. Helens, Oregon 97051  
 (503) 366-6559  
 (800) 404-3511

**CHILD & FAMILY DEVELOPMENT PROGRAM**

PO Box 10, 108 W. B. St.  
 Rainier, Oregon 97048  
 (503) 556-3736  
 Head Start  
 Healthy Families

**ENERGY SERVICES PROGRAM**

125 N. 17<sup>th</sup> St.  
 St. Helens, Oregon 97051  
 (503) 397-3511  
 Energy Utility Assistance  
 Consumer Education  
 Tillamook  
 (503) 842-3267  
 (866) 722-4951  
 Astoria  
 (866) 722-4951

**SENIOR, RESPITE & VETERANS SERVICE PROGRAMS**

125 N. 17<sup>th</sup> St.  
 St. Helens, Oregon 97051  
 (503) 366-6584  
 Respite Care, OPI  
 Senior Support & Nutrition Programs

**Veterans Service Program**

125 N. 17<sup>th</sup> St.  
 St. Helens, Oregon 97051  
 (503) 366-6580

**DISASTER RECOVERY PROGRAM**

125 N. 17<sup>th</sup> St.  
 St. Helens, Oregon 97051  
 (503) 366-6563

# COMMUNITY ACTION TEAM, INC.

*"BUILDING BRIDGES TO SELF-SUFFICIENCY"*



March 3, 2021

Chair Holvey, Vice-Chair Bonham, Vice-Chair Grayber, and members of the Committee:

My name is Daniel Brown; I serve as the Executive Director of Community Action Team, Inc. (CAT). CAT is the Community Action Agency serving the tri-county area of Columbia, Clatsop, and Tillamook counties. Along with the many other programs we offer to support low-income Oregonians, we also assist first time homebuyers, current homeowners, and renters. Our current services include Home Buyer Education, Financial Coaching, Foreclosure Prevention Counseling, Mortgage Payment Assistance, and Loan Preservation Assistance.

I am writing to encourage you to pass HB 2009 in order to extend the foreclosure moratorium. Homeowners impacted by the COVID-19 pandemic need stability at this time. Any further negative impact imposed on families who are already bearing the brunt of the effects of this pandemic is unconscionable.

Without HB 2009, lenders will be able to proceed with foreclosure without offering homeowners mediation through the Oregon Foreclosure Avoidance Program (OFA). As to the scope of this problem, please keep in mind that 30% of homeowners in Oregon have a mortgage that is not eligible for the federal protections. Passage of this bill would require lenders to move the COVID-19 related arrearages to the end of the loan, allowing homeowners to move forward with their lives without the fear of foreclosure from those missed (forbearance) payments.

It is paramount, especially in the midst of the current crisis, that families have a safe and stable place to call home. We thank you for your consideration and thoughtful approach to the current plight of Oregon homeowners.

Sincerely,

Daniel Brown  
 Executive Director

*Serving Columbia, Clatsop, and Tillamook Counties since 1966*