



Portland Community Reinvestment Initiatives, Inc.  
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March 3, 2021

Attention: House Committee on Business and Labor  
Chair Holvey, Vice-Chair Bonham, Vice-Chair Grayber, and Members of the Committee,

Re: Portland Community Reinvestment Initiatives, Inc. (PCRI) Testimony in Support of HB 2009

Dear House Committee on Business and Labor,

I am Kymberly Horner, Executive Director of Portland Community Reinvestment Initiatives, Inc. (PCRI). Formed in 1992 in response to discriminatory housing practices occurring in Portland's inner North and Northeast Portland neighborhoods, PCRI is a non-profit community development organization and the largest provider of affordable housing and housing services for low-income residents in North and Northeast Portland. Additionally, it is the first Black-led affordable housing provider focused on Portland's African American community.

As an organization committed to community economic development, community partnerships, community engagement, and a community choice of housing options that are both stable and healthy in addition to being economically and culturally diverse; **we ask you to urgently please pass HB 2009 to extend the foreclosure moratorium, and provide stability for homeowners who have been impacted due to the pandemic.**

Having dealt a blow to many Portlanders that were already struggling with housing in our community and are now facing the risk of foreclosure, it is critical to have a safe and stable to call home. A place to work from, rest in, recover or isolate from COVID-19, and support children in attending remote school.

**We ask again that you please act urgently to extend the foreclosure moratorium through the support of HB 2009 to provide stability for homeowners.**

Thank you for your service, and for your attention to this critical request.

Warm regards,

Kymberly Horner, Executive Director  
Portland Community Reinvestment Initiatives, Inc. (PCRI)

