



Member Organizations

1000 Friends

AFSCME Local #3135

Bienestar

CASA of Oregon

Central City Concern

City of Ashland

City of Beaverton

City of Corvallis

City of Eugene

City of Gresham

City of Portland

City of Tigard

Clackamas Community Land Trust

Clackamas County

Clackamas Housing Action Network

Coalition for a Livable Future

Community Action Partnership of Oregon

Community Action Team, Inc.

Community Alliance of Tenants

Community Housing Fund

Community Partners for Affordable Housing

Ecumenical Ministries of Oregon

Habitat for Humanity of Oregon

Homeless Families Coalition

Housing Advocacy Group of Washington Co.

Housing Development Center

Impact Northwest

Interfaith Committee on Homelessness

JOIN

Lane County Legal Aid and Advocacy Center

League of Women Voters of Oregon

Lincoln County

Metro

NAYA Family Center

Neighborhood Economic Development Corp.

Neighborhood Partnerships

Network for Oregon Affordable Housing

Northwest Community Land Trust Coalition

Northwest Housing Alternatives

Oregon Action

Oregon Food Bank

Oregon Housing Authorities

Oregon Opportunity Network

Partners for a Hunger-Free Oregon

Portland Community Reinvestment Initiatives,

Inc.

Proud Ground

REACH CDC

Rose CDC

St. Vincent DePaul of Lane County

Shelter Care

Sisters Of The Road

Street Roots

Umpqua CDC

Washington County

Willamette Neighborhood Housing Services

Contact us:

Public Affairs Counsel

Mark Nelson, Erica Hagedorn

PO Box 12945 · Salem, OR 97309

(503) 363-7084

www.oregonhousingalliance.org

Housing Opportunity Agenda 2012

The Housing Alliance knows that we all have a stake in addressing the problems our communities and neighbors are facing as a result of the recession. In Oregon, we believe in protecting those most impacted by the economic downturn. Housing gives people an opportunity to build better lives, and our communities are better and stronger when we and our neighbors can afford to pay rent and still have money left over for food or medicine. We're asking the Legislature to take the following actions in 2012:

- ◆ **Protect Basic Services for Oregonians** - We need to maintain life saving services to Oregonians. The Emergency Housing Account, Shelter Assistance Program payments, and the General Fund Food Program should be spared across-the-board cuts. These programs meet the basic needs of Oregonians with low incomes, helping them maintain or access housing, emergency shelter and food to feed their families.
- ◆ **Preserve Existing Affordable Housing** – In 2011, the Legislature allocated \$5 million in Lottery Backed Bonds to fund the continued effort to preserve existing subsidized housing in all corners of Oregon, helping to ensure that some of the thousands of Oregonians with very low incomes who are living in apartments with federal rent subsidy could continue to live in those homes. The need is still great; we cannot afford to lose these homes and the federal rent subsidies that come with them. We need an additional \$5 million in Lottery Backed Bonds to prevent loss of homes.
- ◆ **Ensure Effective Recordation of Affordable Housing Covenants**—When public funds are used to purchase affordable housing, the property should remain in the affordable housing stock. The affordability requirements that attach to the property should be recorded in the public record. However, because of the complexity of affordability documents, recording errors are often made during property transfers. This bill would provide greater consistency of property records and protect the long-term affordability of housing by allowing the recording of a Master affordability document in the public record that could be incorporated by reference during future transactions. (Support) (SB 1535)
- ◆ **Protect Homeowners Facing Foreclosure** – Homeowners facing the loss of their homes need clear and accurate information about their rights, obligations and the foreclosure process. Where possible, alternatives to foreclosure ought to be fairly considered. When there is no viable alternative, the foreclosure process ought to be conducted with adequate notice and transparent process. The Housing Alliance supports:
 - ◆ Mediation to stop preventable foreclosures – Mediation should be required before finalization of a foreclosure, to provide homeowners and lenders the opportunity to make timely decisions regarding alternatives to foreclosure.
 - ◆ Dual-track protection – Homeowners should be protected from foreclosure during the time they are actively engaged in loan modification or loss mitigation negotiations. Loss mitigation negotiations ought to be fair and transparent.
 - ◆ Servicer standards – Loan servicers should adhere to basic minimum standards of good faith and fair dealing, and should be held accountable for violations of those standards.

- ◆ Support the extension of the sunset for the **Farmworker Housing Tax Credit** until 2020, maintaining this key tool for housing development serving Oregon's agricultural workers and communities. (Support)
- ◆ **Protect Temporary Assistance for Needy Families (TANF)**. This program provides subsistence level support to families with children and very low or no incomes to help them survive. We need to protect this program from additional devastating cuts and make key investments to improve the program so that parents can return to employment, participate in substance abuse or mental health treatment, or access disability benefits. (Support)
- ◆ Fix problems with the **Senior & Disabled Property Tax Deferral** program to help low-income seniors and people with disabilities stay in their homes. Along with HSCO, the Housing Alliance believes that HB 2543 (2011) had unintended consequences. We recommend grandparenting a number of former participants who were removed due to having reverse mortgages or because they moved in the last five years. We also support long term solutions to keep people stable in their homes who would otherwise be displaced because of lack of resources. (Support)