

## Rosenberg Corey

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**From:** Andy Miller <AMiller@humansolutions.org>  
**Sent:** Friday, May 05, 2017 3:34 PM  
**To:** SHS Exhibits; Sen Courtney; Sen Gelser; Sen.AlanOlsen@state.or.us;  
Sen.MichaelDembrow@state.or.us; Sen Knopp; Sen MonnesAnderson  
**Subject:** Testimony in Support of HB 2004A  
**Attachments:** Letter in Support of HB 2004.pdf

Dear Chair Gelser, Vice Chair Olsen, and Members of the Committee:

Like most of you I expect, I own my home here in Oregon and raised two kids there. I look forward to coming back home every day when the workday is out. But let's be clear – I don't fully own my home and won't for a sometime. I own the place I call home with the bank that provided my mortgage. I imagine many of you do too.

Now imagine if you received a letter in the mail today from the bank telling you that they were terminating your mortgage, which you pay promptly each month by the due date, in thirty days – without providing a reason. Or perhaps the notice informed you that the bank was going to raise the selling price and interest rate on the loan – because there were other buyers who would and could pay a higher price or higher interest rate. We do not allow those practices – because they would destabilize us and our families and disrupt our basic way of life. Homeowners have achieved a level of economic power that allow us to negotiate terms that promote predictability and sustainability of our housing – something all families want.

I consider myself very fortunate to be able to own my home – in large part because I know if I abide the basic rule it will be my home as long as I want to live there. But almost half of the families in our state rent their homes. For most, they do so because they may never attain the economic position to buy a house – something getting further out of reach for many families, no matter how hard they work and save. Like homeowners, renters work hard, raise their kids best they can and need a place they can call home. Renters want and deserve the same ability to know that if they make responsible choices, they will have a home to come back to each day.

HB 2004A deserves your support because it delivers the fairness and predictability we want for all our families – regardless of their economic standing. I have attached more expansive testimony that relates my support for HB 2004A – as the Executive Director of one of Oregon's largest social service agencies working to end family homelessness and as a landlord here in Oregon that provides apartment homes for over 700 of our most vulnerable families. Please take a moment to consider this testimony. HB 2004A may be the most important piece of legislation you consider this term to support Oregon's families. I urge you to support it and give our next generation a fighting chance. Thank you for all you do to make Oregon a great place for kids to grow up.

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