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OREGON HOUSE DEMOCRATS

For Immediate Release
June 26, 2020

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Foreclosure and Eviction Protections Pass House

Ensures Oregonians can keep a roof over their heads, businesses can keep their doors open

SALEM, Ore. – As Oregonians across the state struggle with the economic downturn, the Oregon House passed foreclosure and eviction moratoriums today to protect homeowners, renters, and small business owners.

[House Bill 4204A](#) directs lenders to defer or forbear both residential and commercial mortgage payments during the pandemic emergency period until September 30, 2020, if a borrower is unable to pay due to the COVID-19 pandemic. Deferred payments would be due at the end of the loan, at the same lending terms as in place during the emergency period.

“This is about protecting individual homeowners and small business owners who are struggling during this crisis,” said Rep. Paul Holvey (D-Eugene), who carried the bill on the floor. “This critical legislation will help individuals keep a roof over their head and keep our state’s small businesses open. This is one piece in helping stabilize our state’s economy as we work our way through this crisis.”

[House Bill 4213A](#) extends the moratorium on both commercial and residential evictions through September 30, 2020 and creates a six-month repayment grace period after the moratorium ends for tenants to repay their back rent accrued during the moratorium. During the repayment period, tenants may not be evicted for failure to repay their back rent, but they must keep paying their ongoing monthly rent. Negative credit reporting for non-payment of rent during the moratorium is prohibited, as is assessing late fees or other penalties for nonpayment during the moratorium period.

“We know for too many renters across Oregon, the fear of losing their home is very real – especially as unemployment claims continue to be delayed,” said Rep. Julie Fahey (D-West Eugene and Junction City). “This legislation will provide a small amount of certainty for all of the individuals and small businesses that are struggling to get by right now. We will continue to fight for working families and ensure they have the protections they need to weather this crisis.”

For Black, Indigenous and people of color communities, already disproportionately impacted by the COVID-19 crisis, the issues with housing are even more acute. According to the Oregon Housing Alliance, due to wealth disparities and historic discrimination in housing policies and employment in Portland, three in four Black people rent their homes, and six in 10 Latinx people rent their homes.

“We have an obligation to our neighbors to ensure that everyone is protected during this unprecedented crisis,” said Rep. Courtney Neron (D-Wilsonville). “I’m committed to making sure that after the pandemic subsidies, main streets in towns and cities across Oregon still have thriving small business communities and families have a safe place to call home.”

House Bill 4204A passed 39 to 18, and House Bill 4213A passed 43 to 14. Both go to the Oregon Senate for consideration.

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