

EXECUTIVE ORDER NO. 21-30

EXTENDING HOUSE BILL 2009'S MORTGAGE FORECLOSURE MORATORIUM UNTIL DECEMBER 31, 2021

Since January 2020, the State of Oregon has been engaged in responding to the public health threat posed by a novel infectious coronavirus that causes COVID-19. As the threat escalated, the State's response elevated to meet the threat. Even now, as an increasing number of Oregonians become vaccinated, COVID-19 continues to present challenges to public health and safety, and to Oregon's economy and way of life.

Throughout the COVID-19 pandemic, both the legislative and executive branches of state government have taken necessary steps to make sure that Oregonians can remain in their homes, and that Oregon businesses can continue to provide necessary goods and services. Those efforts have been essential to Oregon's COVID-19 response.

During its first special session in 2020, the Legislative Assembly enacted House Bill 4204, which imposed a temporary mortgage foreclosure moratorium until September 30, 2020, unless the Governor specified a later end-date for the foreclosure moratorium via executive order. On August 31, 2020, I signed Executive Order 20-37, extending House Bill 4204's temporary foreclosure moratorium to December 31, 2020.

During its 2021 regular session, the Legislative Assembly enacted House Bill 2009, which imposed a temporary mortgage foreclosure moratorium, for certain specified borrowers, from December 31, 2020, until June 30, 2021. Section 1(2)(b) of House Bill 2009 allows the Governor to extend that bill's moratorium twice, in three-month increments, if the Governor chooses to do so. I previously issued Executive Order 21-14, extending the moratorium until September 30, 2021.

I now find that conditions warrant extending House Bill 2009's moratorium until December 31, 2021. Extending the temporary moratorium another three months will prevent removal of Oregonians from their homes by foreclosure, which would result in serious health, safety, welfare, and financial consequences, and which would undermine key efforts to prevent spread of COVID-19. Additionally, extension of House Bill 2009's foreclosure moratorium will provide necessary relief to mortgagors that are leasing property to residential tenants, allowing them needed flexibility to continue to work with tenants who are struggling. These protections are necessary as Oregon continues to deploy federal financial relief, including the Emergency Rental Assistance program and the Homeownership Assistance Fund, both of which are in the initial stages of deployment.



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NOW THEREFORE, IT IS HEREBY DIRECTED AND ORDERED:

Pursuant to section 1(2)(b) of House Bill 2009 (2021), I hereby extend the mortgage foreclosure moratorium "emergency period" underlying the provisions of House Bill 2009, to 11:59 p.m. on December 31, 2021.

This Executive Order is effective immediately, and remains in effect until 11:59 p.m. on December 31, 2021.

Done at Salem, Oregon, this 16th day of August, 2021.



A handwritten signature in black ink, reading "Kate Brown".

Kate Brown
GOVERNOR

ATTEST:

A handwritten signature in blue ink, reading "Shemia Fagan".

Shemia Fagan
SECRETARY OF STATE