HABITAT: Hammond and Weed took part in annual lobby day

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policies and create systems that increase access to affordable homes.

The Habitat group specifically lobbied for the legislators' support of three bills currently before the Oregon Legislature: House Bill (HB) 2009; HB 2551; and Senate Bill (SB) 282-1.

House Bill 2009 extends the moratorium on all residential mortgage foreclosures through September 1, 2021 and gives the Governor the ability to extend the moratorium through December 31, if needed. In addition, small landlords with up to five qualifying properties would be protected.

HB 2009 also disallows foreclosures during the moratorium period, which under HB 2009 would be retroactive back to January 1, 2021.

Lenders must grant forbearance, and move any missed payments to the end of the loan. To qualify, homeowners will have to attest that they have lost income due to circumstances arising from the pandemic.

Senate Bill (SB) 282-1: After the eviction moratorium ends on June 20, protects against landlord retaliation and manufactured for-cause notices.

House Bill 2551 moves to fully fund the Oregon IDA Initiative. IDAs are matched savings accounts that improve the financial future of Oregonians with lower incomes. In addition to matched savings, IDAs help build hope and stability by providing information about financial systems and coaching that supports savers' unique financial goals. Critically, 34 percent of Oregonians with IDA savings use this program to help pay for the down payment on their first home purchase.

HB 2551 reauthorizes the IDA Initiative Tax Credit for the next six years, while making several smaller programmatic changes to allow IDA providers to deliver a more equitable and positive saving experience for IDA account holders.

In addition to HB 2551, the IDA Initiative is requesting an appropriation of \$7 million to fund the Initiative through the next biennium as more Oregonians seek to participate in this important program.

All of the participants in the day's discussions felt that it was a positive experience that it was beneficial to Habitat for Humanity's mission, and helpful to Oregonians struggling to afford housing.



American Legion officials recognized second-place finisher Viti Eachambadi, winner Kalyn Lafayette, and Tanner Stenkamp in a state-level oratorical contest. Sisters American Legion Post 86 participates in the program.

American Legion awards scholarships

The Oregon American Legion conducted its 2021 state-level oratorical contest last month at Santiam Post 51, Lebanon, Oregon and awarded \$11,000 in scholarships to the top-placing high school students.

The state-level contest in Oregon is an extension of The American Legion's National High School Oratorical Contest, which is now in its 84th year. The annual competition exists to develop a deeper knowledge and appreciation for the U.S. Constitution among high school students. The orators, high school students in grades 9-12 and under the

age of 20, prepare and give speeches at post- and districtlevel competitions, with winners advancing to the statelevel contest.

American Legion Post 86 in Sisters participates in the program.

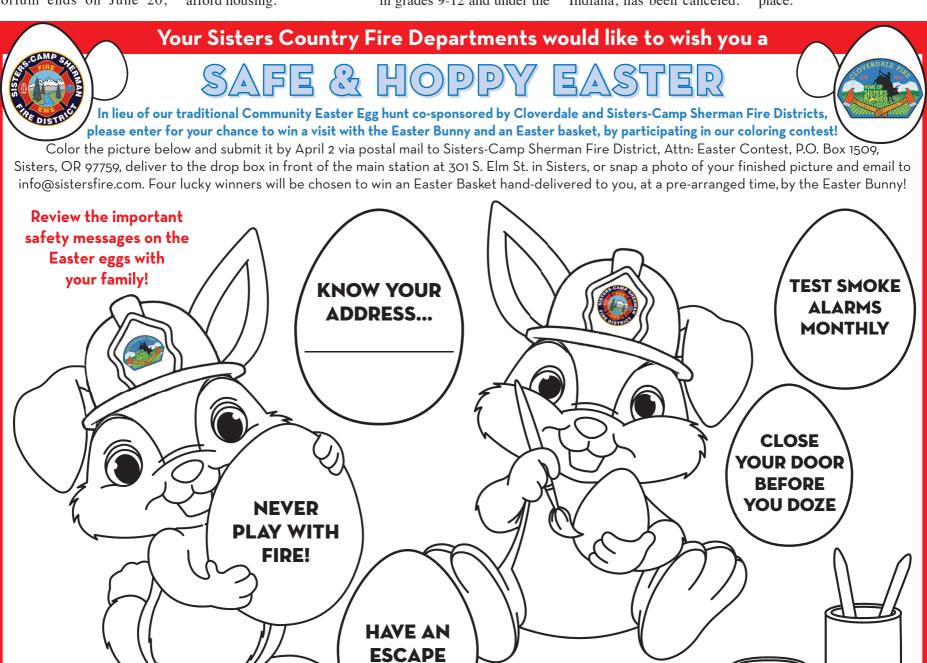
This year's contest saw three district-level contestants competing for the top award of a \$5,000 academic scholarship. Second through third place finishers receive scholarships of \$3,500 and \$2,500, respectively.

Additionally, given ongoing restrictions due to the pandemic, the National Finals Contest held in Indianapolis, Indiana, has been canceled.

Age.

In lieu of the contest opportunity, an additional \$5,000 academic scholarship is awarded to each state contest winner. That scholarship is awarded from The American Legion Child Welfare Foundation and The American Legion

Winning this year's Oregon American Legion Oratorical contest is Kalyn Lafayette, representing Travis Moothart Post 184, Brownsville; Viti Eachambadi representing John Kalmbach Post 90, Banks, took second place; and Tanner Stenkamp, representing Ray Johnson Post 44, Redmond, finished in third place.



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Name

Phone or email