

Mortgage industry policy creates barriers for homeowners

TUNNEL ECHOES

LIANNE THOMPSON



After one of the hardest years many of us will ever experience, help is on the way for Oregon businesses and families. Gov. Kate Brown just unveiled a 10-point Economic Recovery Plan and the state is slated to receive \$6.4 billion in federal stimulus funds.

This is good news — but is it enough to dig out from the very deep hole so many have ended up in? Or is there more we can do to pave the way to full economic and social recovery?

It's no secret that Oregon had among the strictest COVID-19 restrictions and safety measures in the United States, and it didn't take long before Oregonians far and wide were experiencing profound

financial struggles.

Look around and you can see the impact of these struggles in my own Clatsop County and across the state.

According to reports, 30% of businesses and 50% of leisure and hospitality firms have closed throughout the state.

As a result, we are seeing a spike in long-term unemployment: in December, 60,000 Oregonians had been looking for work for at least six months. The longer this goes on, the harder it is for job seekers to return to the workforce and the harder it is for our economy to reach its full potential.

What's worse, Oregon had a housing crisis even before the pandemic. The Census Bureau's Housing Vacancy Survey shows that since 2000, Oregon's homeownership rate has typically been below the national average. As of 2017, Oregon has the ninth lowest homeownership rate in the U.S.

Now, according to reports, more Oregonians are struggling to pay for their housing with minority families that are already less likely to own homes being disproportionately impacted. Further, more than 4,000 homes were destroyed in the 2020 wildfires, displacing families across the state. This deeply concerns me for a number of reasons.

If we're going to achieve a full economic and social recovery, the 10-point plan and stimulus dollars will go a long way. We also need to reject any barriers to that recovery. Chief to this, we need to make sure nothing stands in the way of getting into — and back into — affordable homes.

For example, United Wholesale Mortgage recently issued an ultimatum to mortgage brokers in that ultimately limits choices for consumers — homebuyers and existing homeowners looking to refinance. Mortgage brokers serve as a bridge between borrowers and lenders, shopping the marketplace to find the best rates and financing options. By making brokers choose between working with Rocket Mortgage and Fairway Independent or working with UWM, the company is undermining the whole mission of brokers and limiting their ability to effectively serve their clients.

While this policy could impact all consumers in the mortgage industry, it will certainly be felt by low-income, minority, and credit-challenged borrowers. Using their expertise, experience, and relationships, brokers are able to uniquely serve these loan applicants by identifying which lenders will most likely be able to work with their situation and provide the best rates. But UWM's ultimatum puts growing their market share ahead of the best interest of consumers.

I wouldn't support this anti-competitive approach to business in the best of times — but feel it is especially egregious now, as our economy is struggling and access to affordable housing is arguably more important than ever.

As an elected official, I feel it's my duty to protect consumers and their access to affordable housing. UWM's ban puts that at risk and threatens to derail overall recovery efforts. Therefore, I strongly reject this effort.

Lianne Thompson is Clatsop County Commissioner, District 5.

Library: 'It's a beautiful building and great collection'

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were fortunate enough to both be offered positions. We're living with family in Washington County right now, so that was our deciding factor."

Newsome's hometown of Harlem, Georgia, is famed as the birthplace of Oliver Hardy, the more rotund half of the classic comedians Laurel and Hardy.

His parents were teachers and Newsome can't remember a time before he went to the library.

He nursed his passions for science fiction and survival tales before he discovered J.R.R. Tolkien's "Lord of the Rings" in high school. "I tend to read fantasy to this day," he said.

Inspired by his sister and brother, who both worked

in libraries, Newsome studied library science at Valdosta State University. Since graduation, he's worked as a young adult librarian and later as head of reference in charge of adult services for the Middle Georgia Regional Library System.

After Newsome and his girlfriend, also a librarian, both received job offers, the couple settled in Washington County to live with family.

He started work in Seaside seven months ago with COVID-19 precautions in place, limited library hours and, in November, additional closures.

The pandemic has altered the way people use libraries.

"E-books have gone from something barely on anyone's mind to something really common," he said.

E-books bring more readers, he added, but can create financial pressures for public libraries. It costs libraries more to subscribe to an e-book service than if they purchased the physical book. Libraries must renew the service or pay additional fees depending on the times the e-book is requested.

"It can circulate 52 times, and you can have it for two years," he said. "If you cross either of those thresholds in two years, you lose access and you have to buy it again."

Newspapers have gone off a little bit, but the biggest change he's seen in is magazines, which he said are not being sent out as much. "Books are continuing to circulate," he said, "but it isn't growing like it used to."

In Georgia, Newsome said, everyone has access to the joint collection for the entire state. "If you have a library card in Georgia you can use it in any library," he said. "For smaller libraries to be able to have that is really nice."

Seaside's collection, which he says is really good for the size of the library, will benefit from new inter-library services with Astoria and Warrenton. "Seaside, Warrenton and Astoria are basically doing what Georgia is doing, just on a smaller scale," he said.

Newsome said he is navigating Oregon's roads and mountains with snow tires and careful driving. "I actually prefer cold weather to hot weather," he said. "In Georgia, summer starts now. It goes into the early 90s in May and doesn't stop until the end of September."

He enjoys brewing beer,

although he has yet to cultivate a taste for most Indian pale ales. "My favorite is Belgian abbey ales," he said. "I love the malty character, depth of flavor and complexity."

For his reading enjoyment, he favors science fiction and cookbooks, but explores a variety of genres — mysteries, literary fiction and bestsellers — to help guide readers.

He's looking forward to meeting patrons and residents, many of whom he has met only remotely or masked.

"With everything being virtual at the moment it's really hard to figure out what can we add that only we can provide that's really adding that 'library touch,'" he said.

Newsome hopes to reopen community spaces in the library and find

things that are of local interest, including makerspace opportunities that focus on both high- and low-tech projects.

"I really want to get in touch with people in the community and spend some time talking and find out what people are looking for. There's a really thriving set of programming going on here," Newsome said. "I'd like to find out what do people really want back most and what new things they would like to see."

"It's a beautiful building and great collection and it's well utilized," he added. "I'm really impressed with the community and the support for the library. It's an amazing library for a city of this size. I'm really looking forward to getting to the other side of some of these pandemic restrictions."

BRIEFS

Park district election forum ahead

The Seaside Signal and the American Association of University Women Seaside Chapter present a board of directors candidate forum on Thursday, April 29, at 7 p.m. Candidates will participate with social distancing from the Bob Chisholm Community Center. The event will be broadcast via live stream; link to be published at sunsetempire.com and seasidesignal.com.

Art in the Park celebrates city parks

Art in the Park, Naturally + Virtually, takes place Saturday, April 17, from 1 to 4 p.m. The celebration of the city's parks include educational activities and a tree giveaway. The program is a partnership with the city of Seaside, North Coast Land Conservancy, Sunset Empire Park and Recreation District and the Necanicum Watershed Council. Learn about the Watershed Council, the kayak launch and the osprey that nest in the park.

Meet at Sunset Recreation Center (formerly Broadway Middle School) 1120 Broadway St., or visit the Seaside Mill Ponds at the north entrance Avenue S and Alder Mill Road or the south entrance at U.S. Highway 101 and Avenue U.

The Necanicum Watershed Council will have an information table set up at Broadway Park.

A map of each site with walking and parking information will be available for participants.

Easter bunny back for photos, egg hunt

Families can join the Sunset Empire Park and Recreation District on Saturday, April 3, from 10 a.m. to noon at Broadway Field for the district's community egg hunt. The event is free.

An in-person egg hunt will be offered on Broadway Field from 10 to 11 a.m. for children ages up to age 3 and ages 4-6. For older children, a drive-thru will be offered on the west side of the Sunset Recreation Center from 11 a.m. to noon. Older children will be given bags with candy-stuffed eggs to do an egg hunt at home. Those who find an egg with a prize ticket Find an egg with a prize ticket inside could win an Easter basket.

Masks are required for this event and social distancing in place. For in-person attendance at the egg hunt, call 503-738-3311 to preregister.

The Easter bunny will be available throughout the event for photo opportunities.

This event is sponsored by TLC Fibre Credit Union, Providence Seaside Hospital, Rascals, and Bruce's Candy Kitchen.

Harbor seal pupping season is here

Oregon and Washington typically see harbor seals born throughout spring and into late Harbor seal pupping season is here. summer, while California may see pups early as February. These young animals use time on land to regulate body temperature and rest while their mothers hunt nearby. However, the mother may not return if humans are too close. Wildlife experts suggest giving seal pups plenty of space, observe them from a distance and while they are absolutely adorable, do not touch.

Female seals birth annually after an 11-month gestation and utilize familiar coastal shores or estuary areas with easy access to water to have their pups. New seals can immediately swim but stay close and ride on their mothers back while they mature.

Marine mammals are protected under the Marine Mammal Protection Act. Under this federal law it is illegal to move, touch, harass, feed, or kill marine mammals including seal pups. Harbor seals live on land for nearly half their lives breeding, molting, resting, and raising their offspring. Molting occurs after pups are weaned and to retain warmth and energy molting seals often stay on land for extended periods of time. Human encroach-



Tiffany Boothe/Seaside Aquarium

Human and domestic dog interactions are obstacles for the health and well-being of both young and mature seals.

ment and domestic dog interaction are big challenges for the health and well-being of both young and mature seals.

The Marine Mammal Stranding Network responds to sightings of seal pups and other injured or dead marine mammals, including whales or dolphins. Responders will act as quickly as possible to assess the situation and obtain information and observations about the animal in question.

For the northern Oregon and southern Washington coast the Seaside Aquarium is the local responder for the Marine Mammal Stranding Network and can be contacted at 503-738-6211. If a stranded marine mammal is found elsewhere the Marine Mammal Hotline at 800-452-7888 and they will contact the appropriate stranding network responder for the area.

Survey for sexual violence survivors

The Harbor has been awarded two competitive grants to improve its sexual violence prevention and response services, which will primarily focus on youth, LGBTQ and Latinx survivors.

As a result, Clatsop County survivors of sexual violence are being asked to take a survey about their experiences following an assault. The anonymous online survey can be found at bit.ly/39cOGLi

At the end of the survey, there is an opportunity to be entered in a raffle for one of six \$50 Visa gift cards; the entry is not tied to survey answers and is optional.

Those needing support can call the National Sexual Assault Hotline at 800-656-4673 or The Harbor at 503-325-5735 at any time.

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