



North Bay Association of REALTORS®
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March 17, 2020

TO: The Board of Supervisors & City Councils of Sonoma, Napa, Mendocino, and Lake Counties

FROM: North Bay Association of REALTORS®

RE: Housing Security & Coronavirus Pandemic Impacts

On behalf of the North Bay Association of REALTORS®, thank you for your swift responses to the Coronavirus pandemic. Our communities are struggling, and we all have a role to play in protecting the North Bay. **No one should have to worry about keeping a roof over their head during this time and government can be the catalyst for solutions that ensure homeowners and renters remain housed and our economy stable.**

What can we do?

- **Please find ways to help owners avoid foreclosure and renters to pay rent.** As calls for eviction bans proliferate, we implore you to consider the chain reaction results when rent goes unpaid.
- Please avoid shouldering owners with severe or inequitable liabilities **with the same tenacity** as other crises. We revolutionized permitting after the 2017 wildfires, raised tens of millions for fire victims; and have leveraged millions in state and federal funds to address homelessness in the last 4 years alone.
- Please come together to identify mitigation options to help owners and renters avoid losing their homes. What rental and mortgage assistance is available? Can lenders provide no-interest loans? What can our charities and nonprofits provide? What emergency funds, state or federal grants can be tapped?
- Continue to create new housing supply at all income levels.

Absent a corresponding moratorium on mortgages and foreclosures, compelling owners to go without rent could prove catastrophic; renters and homeowners alike are operating at extreme losses. Prior to considering punitive policies on homeowners, please explore the arsenal of hard-won resources that have been built up in recent years.

We call upon local governments to only impose bans on evictions if accompanied by assistance for mortgage/foreclosure relief. It also should be clear that moratoriums are only temporary delays on payments. Evictions are an option of last resort to protect owners and their property, not only due to unpaid rent, but for nuisance and criminal behavior, habitability, and other serious violations.

Homeowners facing foreclosure is not more acceptable or less devastating than renters not being able to pay rent – anyone losing their home is a tragedy. Dismal supply has fed a tense narrative that serves neither owner nor tenant. Please be mindful when creating policies that assume that owners are retaliatory or have easily expendable wealth, especially when work/income is being disrupted countywide.

We are eager to work with cities and counties on solutions to housing affordability at this unprecedented time. Please contact **Lisa Badenfort, Public Affairs Director, with any questions or opportunities for engagement at (707) 636-4294 or lisa@northbayrealtors.org.**

Respectfully,

Carol A. Lexa, President