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GREENLINING.ORG



August 15, 2018

The Honorable Edmund G. Brown, Jr.  
State Capitol Building  
Sacramento, CA 95814

RE: SB 818 (Beall)—Request for Signature

Dear Governor Brown:

On behalf of The Greenlining Institute, I am writing to request your signature on Senate Bill 818, to ensure that Californians have a fair chance of keeping their homes when the going gets tough.

You signed California's Homeowner's Bill of Rights (HBOR) in 2012 as a response to the economic devastation of the foreclosure crisis. HBOR has prevented thousands of avoidable foreclosures by requiring mortgage loan servicers to engage in timely, fair and transparent process with struggling homeowners before proceeding to foreclosure. We are concerned that HBOR has been weakened by legislative sunsets and believe California should not allow lackluster protections to become the norm. California should continue to lead the nation.

Greenlining is the solution to redlining. Founded in 1993, our mission is to advance economic opportunity and empowerment for people of color through advocacy, community and coalition building, research, and leadership development.

Instead of simply fighting institutionalized discrimination and redlining, we should work to proactively bring investments and opportunity into our communities. Instead of redlining, we would work to greenline opportunities for low-income and communities of color.

Homeownership strengthens communities and provides economic stability. Homeownership remains the primary way that Americans build wealth for themselves and their families. When families are facing hard times, they should have the opportunity to explore alternatives to foreclosure. At the very least, they must be guaranteed a fair and transparent process to follow.

At a time when Congress is stripping away consumer protections in favor of deregulation, SB 818 gives California's economically vulnerable families a fair chance to hold on to their homes. On behalf of the Greenlining Institute, where we envision a nation where communities of color thrive and race is never a barrier to economic opportunity, I urge you to sign this legislation.

Sincerely,

A handwritten signature in black ink, appearing to read 'Teddy Ky-Nam Miller', written over a horizontal line.

Teddy Ky-Nam Miller  
Economic Equity Director - The Greenlining Institute