

Submitter: David Wall  
On Behalf Of: Mr Oregon OPPOSES HB 3035  
Committee: House Committee On Housing and Homelessness  
Measure, Appointment or Topic: HB3035

I OPPOSE [HB 3035].

The Oregon Legislature needs to review the statutes below and then repeal them.  
[https://oregon.public.law/statutes/ors\\_456.620](https://oregon.public.law/statutes/ors_456.620)  
[https://oregon.public.law/statutes/ors\\_456.548](https://oregon.public.law/statutes/ors_456.548)

In [HB 3035], The Oregon Stability Council gives banking authority and direction to The Housing and Community Services Department to give out "Housing loans" using taxpayer money.

Note the discriminatory per se language and inculcation of "Systemic Racism" glowingly entered into the TEXT of [HB 3035] below:

"...6) Establish maximum household income limits for residential housing for homeownership financed in whole or in part by the department..."

Note the language of the "Consumer housing cooperative" below:

"...Consumer housing cooperative means a cooperative corporation formed under ORS chapter 62 and whose articles of incorporation provide, in addition to the other requirements of ORS chapter 62, that:

(a) The consumer housing cooperative has been organized exclusively to provide housing facilities for persons and families of lower income and such social, recreational, commercial and communal facilities as may be incidental to such housing facilities..."

"...Housing Finance Fund established in ORS 456.720..."

[https://oregon.public.law/statutes/ors\\_456.720](https://oregon.public.law/statutes/ors_456.720)

The descent into embracing Communism continues below:

"...(13) "Person of lower income" or "family of lower income" means:

(a) A person or family residing in this state whose income is not more than 80 percent of area median income, adjusted for family size, as determined by the Housing and Community Services Department based on information from the United States Department of Housing and Urban Development;  
(b) A person or family residing in this state whose income, adjusted for family size, is below the level the Housing and Community Services Department has determined to be necessary in order to obtain in the open market decent, safe and sanitary housing, including the cost of utilities and taxes, for not more than 25 percent of the gross

income of the person or family; or

(c) Any person or family the department determines is appropriate to treat as a person of lower income or a family of lower income incidental to the accomplishment of department programs for persons and families of lower income described in paragraphs (a) and (b) of this subsection..."

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Mr. Oregon Concurs and says, "The further one reads [HB 3035], one might conclude the use of taxpayer money to fund the above reflects the actions of a criminal enterprise."