

Testimony to the House Veterans and Emergency Management Committee

HB 2140 Loan Program Housekeeping Clean-up.

Position: **Favorable**

January 26, 2021

The Honorable Paul Evans, Chair

House Veterans and Emergency Management Committee

CC: Honorable Members of the House Veterans and Emergency Management Committee

My name is John Lee, and I am a military veteran with 20 years of service in the United States Army. I am a resident of Brownsville, Oregon, and submit this testimony as the Legislative Committee Chair representing the United Veterans' Groups of Oregon (UVGO). The UVGO represents the unanimous position of 13 major Veterans organizations in Oregon. UGVO membership is listed at the end of this testimony.

I also serve as The American Legion Department of Oregon Legislative Commission Chair and I am on the American Legion national legislative council.

The United Veterans' Group of Oregon (UVGO) strongly supports HB 2140.

Senate Bill 36, which was passed in the 2019 Legislative Session, inadvertently removed the explicit authority of the Oregon Department of Veterans' Affairs (ODVA) for certain lending activities (e.g., limited loan refinances permitted under federal tax law).

Without explicit statutory authority, the ODVA's ability to provide certain lending activities could be called into question. Reinstating ODVA's explicit statutory authority to provide certain lending activities resolves this issue. Additionally, the measure provides additional protection to the State if ODVA offers assistance for down-payment or closing cost assistance should the liens be consecutive, and there are no intervening liens.

On behalf of the United Veterans' Groups of Oregon and Oregon's Veterans, we urge the committee to support HB 2140 and the benefits it will bring to our Veterans.

Thank you for this opportunity to provide the UVGO position on this important legislative issue.

Members of the United Veterans' Groups of Oregon: Air Force Association; American Legion; Association of the United States Army; Disabled American Veterans; Korean War Veterans' Association; Military Officers Association of America; Military Order of the Purple Heart; National Association of Atomic and Nuclear Veterans, Inc.; Non-Commissioned Officers

Association; Paralyzed Veterans of America; Veterans of Foreign Wars, Vietnam Veterans of America; and 40+8.