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March 23, 2021

To: House Committee on Housing; others

Re: I OPPOSE [HB 3209]...with EXTREME PREJUDICE!

Home ownership requires a person to be responsible and to be able to meet their financial obligations.

[**HB 3209**] serves to molly coddle delinquent homeowners at taxpayers' expense, who, for whatever reason, cannot meet their financial obligations and are in the process of losing their homes to foreclosure.

[**HB 3209**] also serves as an "employment act" for select **nonprofit housing counseling agencies** who specialize in milking the taxpayers via inane Oregon legislators.

[**HB 3209**] creates, "**The Housing Counseling Fund**" whose main source of funding is from the Housing and Community Services Department.

"**The Housing Counseling Fund**" can also receive money from other sources but, these sources are unreliable. "Appropriations" from the Housing and Community Services Department whose main funding source is the General Fund will continuously fund "**The Housing Counseling Fund**."

This begs a big question, is "**The Housing Counseling Fund**" really a "shell game" where the Housing and Community Services Department continuously appropriates money to this fund from the General Fund?"

****If lending institutions want to facilitate and enable the defaulters of their loans, they should be funding the nonprofit housing counseling agencies and *not* the taxpayers.**

It could be said, the taxpayers serve as an employment agency for the **nonprofit housing counseling agencies** and **benevolent agents of the lending institutions** who give out grants to stave off the inevitable.

How many recipients of grants end up losing their homes to foreclosure?

[**HB 3209**] is a grotesque waste of the taxpayer's money.

Defund the Housing and Community Services Department.

Respectfully submitted,

/s/ David S. Wall

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