

Requested by Representative HOLVEY (at the request of Oregon Housing Alliance)

**PROPOSED AMENDMENTS TO
HOUSE BILL 3209**

1 On page 1 of the printed bill, delete lines 7 through 29.

2 On page 2, delete lines 1 through 28 and insert:

3 **“SECTION 2. (1)(a) The Housing and Community Services Depart-**
4 **ment shall grant to one or more nonprofit organizations, housing au-**
5 **thorities or government agencies that sponsor or manage**
6 **homeownership programs sufficient funding to provide the services of**
7 **a housing counselor to each eligible grantor who:**

8 **“(A) Requests a resolution conference with a beneficiary under ORS**
9 **86.726 (3); or**

10 **“(B) Contacts the department to request the services of a housing**
11 **counselor.**

12 **“(b) The department shall disburse all grant moneys under this**
13 **section from the Housing Counseling Fund established under section**
14 **3 of this 2021 Act.**

15 **“(2)(a) A nonprofit organization, a housing authority or a govern-**
16 **ment agency to which the department provides funding under this**
17 **section must employ and provide services to grantors through housing**
18 **counselors that the department certifies as having the knowledge and**
19 **skills necessary to engage in foreclosure avoidance counseling under**
20 **criteria the department specifies by rule.**

21 **“(b) The department by rule may specify application materials and**

1 other criteria under which a nonprofit organization, housing authority
2 or government agency may receive funding under this section. The
3 department may also specify such reporting, record keeping and au-
4 diting requirements for the nonprofit organization, housing authority
5 or government agency as the department deems necessary or advisable
6 for ensuring that the nonprofit organization, housing authority or
7 government agency uses the funding for the purposes specified in this
8 section. A nonprofit organization, housing authority or government
9 agency that receives funding under this section shall make such re-
10 cords and reports as the department specifies by rule available for the
11 department's inspection during regular business hours.

12 “(3)(a) The department by rule shall determine criteria under which
13 a grantor is eligible for the services of a housing counselor under this
14 section and the extent of the services the grantor may receive. The
15 criteria, at a minimum, must provide that:

16 “(A) The grantor owns real property or personal property that the
17 grantor uses as the grantor's primary residence; and

18 “(B) The grantor has received a notice of default or is at imminent
19 risk of default.

20 “(b) The department shall specify the contents of and make avail-
21 able to grantors, electronically or otherwise, such application materi-
22 als and other resources as are necessary for eligible grantors to qualify
23 for housing counseling under this section.

24 “(c) Funding that the department provides under this section must
25 provide services that support a grantor, in a manner that is appropri-
26 ate for the grantor's circumstances, in:

27 “(A) Understanding options available to avoid foreclosure and ne-
28 gotiating a foreclosure avoidance measure with a beneficiary;

29 “(B) Understanding the grantor's financial circumstances and how
30 those financial circumstances may affect the grantor's ability to avoid

1 **foreclosure;**

2 **“(C) Understanding and using available community resources, in-**
3 **cluding foreclosure avoidance programs, mortgage assistance pro-**
4 **grams, public assistance programs, home repair programs and other**
5 **services that might be available to the grantor;**

6 **“(D) Seeking employment or employment education and training;**
7 **and**

8 **“(E) Developing any other understanding or skill the department**
9 **deems necessary and specifies by rule.**

10 **“(4) The department shall provide information about the existence**
11 **of housing counseling services and the availability of the services un-**
12 **der the circumstances described in this section. The information must**
13 **enable a grantor to properly understand and use the services of a**
14 **housing counselor.”.**

15 In line 32, delete “housing counseling” and insert “organizations, housing
16 authority or government”.

17 On page 3, delete lines 15 through 23.

18 In line 24, delete “6” and insert “5”.

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