Submitter:	David Wall
On Behalf Of:	Mr Oregon is NEUTRAL on HB 3545
Committee:	Senate Committee On Housing and Development
Measure, Appointment or Topic:	HB3545
I am NEUTRAL on [HB 3545 A].	

The "Planned Community Act" was created in the 1980s and is defined in [ORS Chapter 94], governs Homeowner Associations (HOA) in Oregon.

Fast forward, some forty (40) years or so, to [2025] and Oregon is facing a potential catastrophic housing problem.

The incident at Fishhawk Lake Reserve and Community (FLRC) raises significant impetus to pass [HB 3545 A].

Better yet, additional Legislation is required to permanently fixing the "Panned Community Act" sparing unknowing taxpayers subsidizing commercial enterprises, benefiting third parties but receiving not even a 'Thank-you' for having been compelled by law to do so.

***Question: Have Oregonian taxpayers, subsidized HOA financial obligations of foreclosed properties owned by other Oregonian Counties in addition to Clatsop and Columbia Counties?

***Question: Are the taxpayers of Columbia and Clatsop County aware they are subsidizing the FLRC HOA financial obligations?

***Question: What happens, as more FLRC properties 'go belly-up' and Columbia, and Clatsop Counties must assume additional HOA financial obligations?

***Question: Are the taxpayers in Clatsop and Columbia Counties going to be 'Happy-campers' as their tax dollars subsidies increase, to fund HOA financial obligations of additional foreclosed properties at FLRC?

***Question: What happens if the contagion spreads to other HOAs and properties owned by Counties throughout Oregon?

David S. Wall

Mr. Oregon Concurs and says, "An investigation as to how long the HOA-Foreclosed Property taxpayer subsidized give-a-ways have been occurring since the inception of the "Planned Community Act" many, many moons ago is immediately required."