HOUSE AMENDMENTS TO
HOUSE BILL 3209

By COMMITTEE ON HOUSING

April 7

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

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

“SECTION 2. (1)(a) The Housing and Community Services Department shall grant to one or more nonprofit organizations, housing authorities or government agencies that sponsor or manage homeownership programs sufficient funding to provide the services of a housing counselor to each eligible grantor who:

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

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

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

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

“(b) The department by rule may specify application materials and other criteria under which a nonprofit organization, housing authority or government agency may receive funding under this section. The department may also specify such reporting, record keeping and auditing requirements for the nonprofit organization, housing authority or government agency as the department deems necessary or advisable for ensuring that the nonprofit organization, housing authority or government agency uses the funding for the purposes specified in this section. A nonprofit organization, housing authority or government agency that receives funding under this section shall make such records and reports as the department specifies by rule available for the department's inspection during regular business hours.

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

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

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

“(b) The department shall specify the contents of and make available to grantors, electronically or otherwise, such application materials and other resources as are necessary for eligible grantors to qualify for housing counseling under this section.

“(c) Funding that the department provides under this section must provide services that support a grantor, in a manner that is appropriate for the grantor’s circumstances, in:
“(A) Understanding options available to avoid foreclosure and negotiating a foreclosure avoidance measure with a beneficiary;

“(B) Understanding the grantor’s financial circumstances and how those financial circumstances may affect the grantor’s ability to avoid foreclosure;

“(C) Understanding and using available community resources, including foreclosure avoidance programs, mortgage assistance programs, public assistance programs, home repair programs and other services that might be available to the grantor;

“(D) Seeking employment or employment education and training; and

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

“(4) The department shall provide information about the existence of housing counseling services and the availability of the services under the circumstances described in this section. The information must enable a grantor to properly understand and use the services of a housing counselor.”.

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

On page 3, delete lines 15 through 23.

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

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