I OPPOSE [HB 2981].

Senators: Anderson and Golden AND Representatives: Marsh Fahey and Gomberg

[HB 2981] will cost the taxpayers [\$80,000,000] in direct allocations from the GENERAL FUND. The costs of using state agencies to support **[HB 2981]** is not discussed.

[HB 2981] utilizes "non-profit organizations" to manage the programs.

There is 'No" specific language as to the ownership of the real property the modular houses will be sited.

How much money will be allocated to "Buy land?" What will be an acceptable area, Eastern Oregon?

Will "Banks" give loans on "modular housing?"

[HB 2981] goal of creating "moderate income housing" using "modular housing" in any significant numbers is dubiously unlikely. There is "No" language as to the actual number of "moderate income homes," Why?

I wish I could be supportive of [HB 2981] but, sorry folks...I can't.

David S. Wall

Mr. Oregon Concurs...[HB 2981] has to many unanswered questions for an [\$80,000,000] price tag.

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