## **TESTIMONY IN OPPOSITION TO HB2506**

by

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First, let's all agree that: "IT IS NOT A CRIME TO BE POOR!!"

Throughout America's cities, towns and rural areas, many of our roads, bridges and streets are in need of repair. Water and sewer lines and treatment plants plus electrical grids are also stressed.

So, before municipal and country government bureaucrats decide it is OK to bulldoze the homes of poor people, they should focus on fixing their own crumbling infrastructure. They have enough to do without stealing private property.

Many of the homes which some people claim are not in compliance with city or county building codes are that way because of decades of racial discrimination. The FHA specifically had lending policies in the 1940 and 50's which RED LINED certain areas of towns and cities where Blacks and other minorities were not allowed to get housing loans.

People who were forced to buy homes in only certain neighborhoods are still isolated in food desserts, with limited transportation and few jobs or local businesses. As a result, it is very difficult for them to have enough money to keep their homes in good repair.

Building inspectors come into these areas and cite home owners for code violations. Then the owners are fined thousands of dollars if they do not comply with these arbitrary demands within a short period of time. But, if the owners had the money to pay these fines, they would have bought the paint, trimmed their trees or made other repairs themselves.

So, rather than force people out of their homes with huge fines or condemnations, a much more productive and realistic approach would be to set up low interest loan programs so people can pay for the work they need done. Along with the financing should be programs to hire neighborhood youth and local construction workers to create jobs.

The non-profit organizations which want to help restore homes should co-sign these loans and help supervise the repairs so the work is done correctly and in a timely fashion. This strategy is a win-win for the home owners, the neighborhood, the lender, and creates paying jobs.

Private property rights are built into our US Constitution. No government official has the authority to take possession of any property without paying a fair price to its rightful owner. Tearing down homes and leaving vacant lots to grow up in weeds in not the solution. Nor is taking a person's home away and giving it to an organization to sell.

Instead, let's take this opportunity to rebuild our neighborhoods by working together to provide the funding and labor to preserve the right and dignity of home ownership. All of the surrounding homes will grow in value and the people can take pride again in their neighborhood.