From: Marissa Vetter < mvetter@sjhp.org > Sent: Monday, October 14, 2019 8:11 AM

To: Comments < Comments@floridahousing.org >

Subject: Affordable Housing Stakeholder Community Feedback

Housing counseling should be a part of the affordable housing solution. Our foreclosure prevention program not only preserves affordable housing, but in many cases creates affordable housing. We market to homeowners that have received a lis pendens, the first legal action of foreclosure. Our modification processors are very successful in keeping homeowners in their properties. We realize if we are not successful, that many of our homeowners will be homeless. Most often, the new modified payment is less than the person could rent an apartment.

We need funding for housing counseling and foreclosure prevention in particular. Please see the attached document for additional information on our program.

Thanks,

Marissa Vetter

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