



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2756</b>		DATE: <b>3/5/2024</b>	
COMMITTEE: <b>Local Government</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>ARNIE C. "HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCATE</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: <b>arniedienoff@yahoo.com</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>3/5/2024 11:28 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

**I am in Support of this Bill and Abolishing the State of Predictor Lenders of the Property Assessment Clean Energy Act (P.A.C.E.) administered and Collected the County Collector. This is a terrible program!**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2756</b>		DATE: <b>3/5/2024</b>
COMMITTEE: <b>Local Government</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>REGISTERED LOBBYIST:</b>		
WITNESS NAME: <b>DAVID JACKSON</b>		PHONE NUMBER: <b>314-406-2933</b>
REPRESENTING: <b>MO CLEAN ENERGY DISTRICT</b>		TITLE:
ADDRESS: <b>PO BOX 1865</b>		
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>
		ZIP: <b>63005</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>3/5/2024 12:00 AM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2756</b>		DATE: <b>3/5/2024</b>
COMMITTEE: <b>Local Government</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>REGISTERED LOBBYIST:</b>		
WITNESS NAME: <b>DAVID KENT</b>		PHONE NUMBER:
REPRESENTING: <b>MISSOURI BANKERS ASSOCIATION</b>		TITLE:
ADDRESS: <b>207 E. CAPITOL AVENUE</b>		
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>
		ZIP: <b>65101</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>3/5/2024 12:00 AM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2756</b>		DATE: <b>3/5/2024</b>
COMMITTEE: <b>Local Government</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>REGISTERED LOBBYIST:</b>		
WITNESS NAME: <b>HEATH CLARKSTON</b>		PHONE NUMBER: <b>573-520-7490</b>
REPRESENTING: <b>MORTGAGE BANKERS ASSOCIATION OF MO</b>		TITLE:
ADDRESS: <b>235 EAST HIGH STREET, SUITE 301</b>		
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>
		ZIP: <b>65101</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>3/5/2024 12:00 AM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2756</b>		DATE: <b>3/5/2024</b>	
COMMITTEE: <b>Local Government</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>JAKE ZIMMERMAN</b>		PHONE NUMBER: <b>314-615-2508</b>	
BUSINESS/ORGANIZATION NAME: <b>ST. LOUIS COUNTY ASSESSOR</b>		TITLE: <b>ST. LOUIS COUNTY ASSESSOR</b>	
ADDRESS: <b>41 S CENTRAL AVE</b>			
CITY: <b>CLAYTON</b>		STATE: <b>MO</b>	ZIP: <b>63105</b>
EMAIL: <b>XLukasekstl@gmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/4/2024 3:51 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

**This testimony is submitted in my individual capacity as St. Louis County Assessor. Although the legislature has attempted to reform this program in the past, I encourage the body to act swiftly to pass this legislation and end residential PACE altogether. While PACE-type programs may be appropriate finance mechanisms for sophisticated commercial real estate owners, the risks to vulnerable residential homeowners who lack access to conventional loans, are simply too great. Under current Missouri law, residential PACE effectively enlists the government as a debt collector on high-interest financing, with minimal consumer protections. Unlike traditional subprime loans, however, if you cannot afford to pay a PACE assessment, the consequence is severe: the government takes your house. Neither the County nor the State should permit its taxing and collecting powers to be used for the benefit of subprime lenders. Too many taxpayers have been scammed and victimized by PACE programs run amok in other states. There are better and less abusive ways to finance home improvements and fight climate change. Ending residential PACE is the right thing for Missouri.**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2756</b>		DATE: <b>3/5/2024</b>	
COMMITTEE: <b>Local Government</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>JASON ZAMKUS</b>		PHONE NUMBER: <b>573-291-6180</b>	
REPRESENTING: <b>MISSOURI ASSOCIATION OF REALTORS</b>		TITLE: <b>LOBBYIST</b>	
ADDRESS: <b>1320 ELMERINE AVENUE</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL: <b>jzamkus@gmail.com</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>3/5/2024 8:00 AM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2756</b>		DATE: <b>3/5/2024</b>	
COMMITTEE: <b>Local Government</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>MIKE WINTER</b>		PHONE NUMBER: <b>573-230-6644</b>	
REPRESENTING: <b>MO. CREDIT UNION ASSOCIATION</b>		TITLE:	
ADDRESS: <b>PO BOX 305</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65102</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>3/5/2024 12:00 AM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			