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Public Comments on 2018-2020 Enterprise Housing Goals:=====

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Comment: While the concept of increasing affordable housing seems to be commendable, there are few, if any, truly effective ways of achieving the goal on a permanent basis.

Whatever methodology is employed to achieve the goals of this initiative, one thing must never happen: credit standards must never be compromised in order to achieve affordable housing goals, or increased homeownership rate goals, or any other goal. Borrowers must always--ALWAYS--be fully-qualified for any financing that they obtain when purchasing a new home. Credit score thresholds must not be lowered; debt to income maximums must never be raised; loan documentation requirements must never be eliminated in order to achieve any goals such as the ones proposed in this document.

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