

Submitter: Cindy Elrod
On Behalf Of:
Committee: Senate Committee On Natural Resources and
Wildfire
Measure, Appointment or Topic: SB78

Dear Senators,

I am a citizen of Oregon State and a resident in Clackamas County. My husband and I own a home that is over 5000 square feet and it is a multigenerational home hosting my mother who is 84 years old.

It is not your right to make up and enforce an arbitrary law ignoring my right as a private property owner. So many issues with this bill that would ultimately penalize anyone who currently owns a home over 2500 square feet. We are paying a home owners insurance premium and a mortgage that reflects the build back and value of a home over 5000 square feet. If the state of OR passes this bill, there could be insurance issues for anyone owning a home over 2500 sq. feet. Lending institutions require home owners to carry insurance in the amount to cover the complete value of the home's rebuild. If you can't rebuild due to SB, insurance companies will change the amount that they will cover on a home to be no more than 2500 sq. foot, yet lenders will want the entire square footage of the home insured. The value of homes over 2500 sq. feet will plummet. There will be problems and the home owner/property owner will be taking the financial hit for the issues caused by this terrible bill. I urge you to vote NO on SB 78.

Thank you,
Cindy Elrod
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