As a resident in a very beautiful and desirable place to live in Oregon I am opposed to SB 78. I believe this measure would infringe upon my rights to rebuild a home that is to my liking and worth the equity I have in the home. A natural disaster such as a fire or flood is already devastating enough. Why would law makers want to add insult to injury by limiting the amount of value we can put back into our property after such disasters? Many people rely on the equity in their homes as a nest egg or security for the future. Limiting the rebuilding process after a disaster is not the answer to helping Oregonians who have experienced the loss of their home.