Chair Golden, members of the committee, my name is Patti Williamson. I have been a Salem resident for over 40 years and am here on behalf of my dear precious elderly inlaws and am here in opposition of SB78.

My husband's parents live on a 300-acre farm property in Scio Oregon, which has been in the family for about 100 years now. My mother in laws grandparents immigrated from Europe and purchased the property, with a 2 story old home on it, established their roots there and have remained over the generations. This property and home is that place as we affectionately call "The Farm" it is a place where family history and legacy is reverenced, this is the family holy ground and the land is respected and cared for. In 1960 a new home was built, by my mother-in-law's father, to replace the old homestead home. My mother-in-law is suffering from Alzheimer's, so the farm home has now become a place of care for her, requiring a large enough area for her to have ADA function spaces and place for caregivers and family to stay for extended periods of time to care for her. To take her from the place that she recognizes as home, that has been her familiar since the day she was born, would be devastating. If I were to tell my father-in-law that if, this home was to be destroyed under SB 78 he could not replace the space they desperately need, the Government would limit him to a floor area no greater than 2,500 sq ft. This would break him. A man who is the most generous man for his family, who is hard working, as a blue color worker had a career and retired from Linn County building roads, I am sure many of us have driven on those roads. Who was a staunch loyal Democrat and member of his Union. He is your constituent, who deserves to be heard, considered and need you all to do the right thing, protect their rights as a property owner and their liberty to use it as intended and allow safe adequate housing. They represent thousands of rural landowners across the State.

The size of a home doesn't change the use of the land. The Authors of SB 78 think as if limiting the size of a home will somehow imply the use of the property, no, the zoning already implies the use of the land, not the size of the home a family needs to adequately dwell on it.

This will also have a huge negative effect on consumers' access to adequate insurance coverage and home mortgages. In the State of Oregon homeowners' insurance replacement value will not be adequate which is required to have a mortgage. For a consumer to get a residential loan on forest or farmland, the home is 50% of the value of the whole property. For example, If a person has a mortgage on a home that is 3,000 sq ft, but the allowed replacement cannot exceed 2500 the consumer is now upside down. Keep in mind even if a home is destroyed that mortgage does not go away. This Creates a devasting circumstance for the homeowner with a home larger than 2500 sq ft. This is wrong!!

Who of you will be the ones to go explain this to my family, to all the people in this State who are already struggling under the weight of bureaucracy and government far reach, how SB 78 doesn't infringe on the rights of property owners.

Thank you for your time.