

April 29, 2025

Oregon House of Representatives
Committee on Housing and Homelessness By Electronic Submission

Re: Written Testimony In Opposition to HB 3746

Dear Chair Marsh, Vice-Chair Andersen, Vice-Chair Breese-Iverson, and members of the Committee:

HB 3746 is not an affordable housing solution. It allows developers and builders to construct substandard communities for profit and of no consequence to them. These communities initially appear to be affordable until construction defects are discovered years later.

Without the recourse to sue builders, homeowners are burdened with a hefty special assessment. Boards are charged with maintaining the property and have the authority to impose a special assessment. This creates rife in the homeowners association and could put some homeowners into foreclosure.

People who live in \$400,000 condominiums don't typically have ten of thousands of dollars to spend at their discretion. When they don't have the funds or cannot qualify for a loan, they become homeless when the builder's defects become their responsibility. Once the defects are discovered, their condominium losses market value and some may go underwater.

The process for such discussions, agreements and projects are outlined in each community's ByLaws under the umbrella of Oregon State Law. Making the voting guidelines more cumbersome to the homeowners association benefits the developers and builders who have already burdened homeowners with their shoddy work. As if coping with construction is not stressful enough, it often impacts landscaping and other areas that may need additional care at the cost of homeowners.

Builders need to be held accountable. Repeated violators should not be allowed to build in the state even when they change the name of their LLC.
VOTE NO on HB3746.

Kathy Herrick
Scholls Creek Condominium Homeowner
Former Board Member
Beaverton, OR