

Submitter: Carrie Dahle

On Behalf Of:

Committee: Senate Committee On Housing and Development

Measure, Appointment or Topic: HB3746

Chair and Members of the Committee,

Thank you for the opportunity to submit written testimony in strong support of HB 3746.

As a real estate professional in Southern Oregon, I see firsthand the growing crisis in housing affordability and availability—especially for those trying to break into homeownership. In Jackson County, the median home price has reached \$534,950. For many working families and first-time buyers, this number is simply out of reach. In comparison, the statewide median condo price sits at \$341,000—a significant and meaningful difference.

In Medford alone, 43% of all households and a staggering 57% of renters are cost-burdened, meaning they spend more than 30% of their income on housing. These are not just numbers on a page. These are teachers, nurses, small business owners, and families who want to put down roots but can't find an affordable path to ownership.

Condominiums offer a natural and necessary solution. They are typically priced 38% lower than single-family homes, making them one of the most accessible options for homeownership. Yet Oregon's outdated construction liability laws have made building condos almost impossible. Developers, insurers, and lenders are reluctant to take on projects because of the extended 10-year statute of repose—far longer than our neighboring states. As a result, condo production has plummeted.

HB 3746 is a smart, balanced, and timely solution. By reducing the statute of repose from 10 to 7 years, it aligns Oregon with other western states and significantly lowers the risk for builders. It also includes thoughtful consumer protections—like mandatory inspections at 2 and 6 years to catch problems early and give developers a chance to fix them before litigation. These changes will protect buyers while making affordable ownership housing more feasible to produce.

Additionally, the bill cuts through unnecessary red tape. It removes burdensome plat measurement requirements and allows for the release of earnest money prior to construction—small changes that make a big difference in project viability.

Southern Oregon is in urgent need of new housing solutions. HB 3746 is a critical step forward to expand our inventory of affordable ownership housing, give more

families a foothold in the market, and support long-term community stability.

I urge you to support HB 3746 and help us bring attainable homeownership back within reach for Oregonians.

Sincerely,

Carrie Dahle

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