



Chair Pham, Vice-Chair Nash, and members of the Senate Committee on Housing and Development,

Thank you for the opportunity to provide testimony in support of SB 1561. For background, Oregon REALTORS® is an industry association comprised of roughly 18,000 members who work as real estate brokers, principal real estate brokers, real estate property managers, and affiliated industry professionals. In turn, our members represent hundreds of thousands of Oregonians in real property transactions across the state.

SB 1561 is a simple yet important bill that should be passed. Those who have experienced one of the more traumatic experiences a person can go through in life should be provided with the basic decency to rebuild their home.

That is why SB 1561 is a good bill. Section 2 (4) provides that the finding of a local government which approves the replacement of a lawfully acknowledged home is not a land use decision. Without this provision, the decision to replace the home could be appealed, which would only prolong the tragedy experienced by a disaster victim.

There is no need for a such an approval to go through the process of a land use decision to replace the lost home because a land use decision was already made which allowed the original home to be constructed on the site. If the home is rebuilt in the same location – as required under SB 1561 except as necessary to comply with local flood regulations or to avoid natural hazards – the impact on the land and the surrounding area does not change from the status quo that existed before the home was destroyed.

As noted by Northwest Insurance Council President Kenton Brine in an informational hearing of the Senate Committee on Natural Resources and Wildfire on May 22, 2025, there is a correlation between the cost to insurers of paying claims resulting from a catastrophic loss and the costs to rebuild. Since time is money in construction, the delay that a potential appeal of a land use decision related to the replacement of a destroyed home not only financially harms the homeowner but also makes it more expensive for insurers to operate in the state.

Oregon REALTORS® urges you to vote YES on SB 1561.

Thank you for your time and consideration of our comments.