

Submitter: Linda Brown
On Behalf Of:
Committee: Joint Committee On Ways and Means
Measure: SB5506

Hello,

Thank you for the well-organized public outreach in Newport last Friday, April 14. It was my first since I returned to Oregon. So glad to see "civil" discourse and succinct recommendations.

I am asking you to ensure \$200,000 plus in the budget to keep middle-class homeowners from becoming homeless. These homeowners (and prospective homebuyers) own a common interest development (CID) home like a condominium.

About \$50,000 of the \$200,000 would first be spent on a survey to better understand the many problems that are hidden in insurance claims and non-disclosure agreements (NDAs) and put CID homeowners at risk of losing their health, home, and life savings. It will save some from death if another condo collapses like the one in Florida a few years ago that cost 98 people their lives and injured many more.

The additional \$150,000 would be spent on developing and promoting awareness training in live, online, and other forms on these subjects:

- Current laws
- Best fiscal management policies
- How to scope and over see construction contracts
- Simplified Roberts Rules of Order
- Negotiations,
- How to deal with Difficult People, and
- More

The problem is not the CID form of housing. The problems stem from the State or Oregon (and other states) that:

- require CID homeowners to join an association, collectively called here a homeowner's association (HOA);
- require HOAs to be governed by volunteers;
- provide no education or training for homebuyers, homeowners, or volunteer Board of Directors; and
- defaults conflict resolution to the courts,

The results are up to 900,000 / state are losing their health, home, and life savings.

You know that homelessness is a major cause of societal dysfunction. It is a problem that can be solved at this level.

As a 40-year property owner including service as a HOA BOD member, and witness to homeowners and some renters being displaced for months and on occasion years, and dues and special assessments exceeding mortgage payments, I can offer details and advice. Based on my independent research and corporate experience developing award-winning awareness training programs, I can help develop staff the survey and develop the program should the Legislature fund this proposal.

Thanks to everyone who reads my testimony. I hope the elected officials who decide on the budget will include the money for this modest program that can help reduce costs for homeowners as well as taxpayers.