

To whom it may concern:

I am an Oregonian, born and raised. Bend became my new home in January of 2000. My wife, her son (now our son) and I met in Central Oregon, in May of that same year. The end of 2001 was the beginning of a new chapter for me and my new family. I had moved into the electronics department at Sears, in Bend, and found my niche in full commission sales. Our family had grown to two children and we decided it was time to hunt for a home.

My credit scores were good, my income was solid, but like most 26 year olds, I didn't have a lot of money saved up for a down payment on a home. We were limited to around \$100,000 for a loan, due to the down payment and the added expense of mortgage insurance. This would have been, at best, an old 1100 square foot home in Redmond, as Bend was well outside of our price range. My wife's parents suggested we look at Adair Homes, however we didn't think we could afford building a new home.

Thankfully, God opened a path and my in-laws, who lived just south of Sunriver at the time, received a call from some folks in California that owned land across the street from them. They had met some years before and expressed interest in purchasing their acre if they decided to sell, and they had just decided to let go of their camping property. After explaining to them about our family and looking for a home, my wife received a call that these kind folks had offered us the property at below the going rate. That, in combination with Adair's 20% equity upon completion, thereby eliminating mortgage insurance, allowed us to build a 1702 square foot home, on an acre, 7 miles from Sunriver proper. After some out-of-pocket expenses and the sweat equity that Adair offered for certain portions of the building process, our mortgage was \$100,800. Our payment, excluding insurance and taxes, was \$632, roughly \$80 more than the rent for our two-bedroom duplex in Bend. We moved into the home in August of 2002, after breaking ground in February of that year.

At the time, my wife was a stay-at-home mom. When taxes and insurance would come due for the home, it was always a struggle. If memory serves, property taxes were around \$800 then. In 2003 we found out that we would be adding our third, and last, child in 2004. After the birth of my youngest son, we discovered that Best Buy had announced it was putting a store in Bend, which could significantly impact my sales position at Sears. I submitted an application to Best Buy; however, all management positions were pre-filled by members of other stores, standard operating procedure at the time. Shortly before opening the store, they contacted me about audio/video installation, as they were just starting a new position in the company. It was a tough decision, as it impacted my current pay by over half, but I accepted with electronics sales uncertain and a promise to be able to spend more time with my young family. Over the next few years, my wife had to find part time work to keep up with the cost of living and taxes were a contributor to that burden.

Even now, nearly empty nesters, life would be tough if we didn't both have full-time jobs. We live a simple life; we don't drink or smoke and avoid many activities and toys that drastically increase the expense of living. I've always hoped that my kids would want to live here and raise their families in Oregon, hopefully Central Oregon. Unfortunately, homes have skyrocketed here, even in 2008 and 2009, when things imploded in housing, my home value was still well above what I paid for it. Now we have high rates and still the market remains steady. My taxes this year are \$2600. How can a young family expect to pay for a home, let alone taxes? As you can plainly see, it was only with divine intervention that we were able to build a home in 2002, today would be extremely trying, especially with a sole income. My oldest son struggles to rent an apartment in Bend with a roommate and is having to try and find a third person.

Home ownership is important for families and their long-term success. The impact on health and life success that a home has for a family is clear. I'm sure you are already aware but, see some of the following studies for details:

<https://www.jchs.harvard.edu/sites/default/files/liho01-14.pdf>

<https://www.habitatbuilds.com/wp-content/uploads/2016/04/Benefits-of-Homeownership-Research-Summary.pdf>

Phrases get tossed around as political bate, like affordable housing but, affordable housing is not the same thing as affordable home ownership and if you are just trying to bring down the cost of rent, you're not trying to better the lives of Oregonians.

This amendment proposal is obscene, the idea of State property taxes, with no ceiling and no local control, while selling it as public safety and without voter say. Oregon has shown, over the last 20+ years, that it is not economically sound in its spending and taxation. We cannot afford another tax on top of income and standard property taxes, not to mention excise taxes on products, such as fuel, tobacco and alcohol. Look at the numbers, you don't want to drive people out of the state like California has. I know several folks that moved out of Oregon since 2020 due to Oregon politics, look at last year for California. There is no need to constantly mimic States that aren't doing it right, like California and Washington.

<https://taxfoundation.org/data/all/state/state-population-change-2023/>

Oregon ranks 31<sup>st</sup> for State and Local taxation, 30 states do it better and you want to add a layer?

<https://taxfoundation.org/data/all/state/tax-burden-by-state-2022/>

Consider how this can impact elderly and affirmed homeowners on fixed incomes, how are they supposed to produce these extra funds? To live out their last years, they may be forced to do what my grandparents had to do and implement a reverse mortgage. In the end this also hurts the long-term financial wellbeing of the family for generations to come and the rich that you are so desperately trying to tax, just get richer.

In closing, I strongly urge you to throw out this proposal. Keep the dream of home ownership alive for those that most need it. New taxes promote oppression, not growth, regardless of the economic status of those they are meant to affect.

Respectfully,

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