

February 27, 2025

TO: The Honorable Senator Pham, Chair

FROM: Derek Fultz, Oregon resident

SUBJECT: SB 438, SB 878

Chair Pham, Vice Chair Anderson and members of the committee, my name is Derek Fultz, and I am writing today to urge the Committee's support of SB 438 and SB 878. As an Oregonian in support of these bills, I feel that it's important that this committee not only acknowledges but understands the barriers many people are facing regarding homeownership in this state. By passing SB 438 and SB 878, Oregon would be taking steps in helping to reduce these barriers.

As members of this committee, I'm sure you are all aware of the state's housing market, but I would like to highlight a few statistics from a 2024 study completed by Oregon's Housing and Community Services, which give a better idea of how unobtainable homeownership in Oregon has become. As of 2023, the most recent data available from OHCS, the typical home in Oregon cost around \$528,900, 24% more than the U.S. average of \$425,000. This means that a single individual such as me would have had to make an annual salary of \$140,900 to afford the average home in Oregon. Although the rise in housing costs has slowed post pandemic, only 29% of Oregonians can afford a home in the state.

Many of those who oppose SB 438 or similar bills, are concerned about the preservation of Oregon's farmland, which consists of over 15 million acres. However, these concerns fail to address the non-farm uses that are currently permitted on land zoned as exclusive farm use. ORS 215.213 allows for churches, cemeteries, childcare facilities, golf courses, air strips, operations for the exploration of minerals and geothermal resources and even living history museums to operate on farmland. But according to those that oppose this bill, giving landowners the option to build one additional family dwelling on their own property will be the downfall of Oregon's agricultural industry. This bill does not force farmlands to be turned into housing subdivisions but instead provides additional housing options, which this state desperately needs.

Another common argument being posed, is that there are already many ways an additional dwelling can be built on farmland. However, these options apply only to land currently operating as a farm, result in a temporary approval or the land must meet a list of criteria that are outside of the landowner's control for an exception to be considered.

It's important to remember that just because land is zoned as exclusive farm use, doesn't mean the land is being farmed. My family currently owns 2 acres of land zoned as exclusive farm use, but because of the size and topography of the land, it is not suitable for commercial farming, even if my parents were farmers by trade. Allowing an additional single family dwelling to be built on land like my family's, would result in additional tax revenue on land that would otherwise go unused. On a personal note, it would also allow me to live close to and care for my aging parents in the years to come.

Because of the current state of Oregon's housing market and the serious lack of options presented to address this crisis, many Oregonians are faced with the reality of renting an apartment (most likely for the rest of their lives), living with family, or moving to a more affordable housing market, out of state. If this bill does not pass, hardworking individuals such as me may never achieve the dream of homeownership, a dream easily obtained by prior generations.

Thank you for your time and consideration,

Derek Fultz