

Submitter: Andrew Smith

On Behalf Of:

Committee: Joint Special Session Committee On Transportation
Funding

Measure, Appointment or Topic: HB3991

Good day, my name is Andrew Smith. I am a lifelong Oregonian and I truly love this state. I have not traveled much, but every time I do, I am reminded of what a beautiful place Oregon is to live. However, even though my wife and I both hold professional positions, we are raising a family and trying to save and plan for our future. We are and always have been responsible with our finances, always living well under our means. We make responsible choices and sometimes must make decisions that are not fun, but we know it's irresponsible to do otherwise.

The state of Oregon must live within its means, just like most other families in this state. We are currently in renewal period for homeowners insurance, and we are seeing a 60% increase in premium. I know insurance companies were not supposed to use the "fire map" to raise our premiums, but how else can you explain it?

Our utilities increased 15% this year, auto insurance has increased, gas is already high and we are still paying high prices on everyday goods due to inflation of the last 3 years.

The last thing we need is another tax. Just as a family would, the State MUST live within its means, make some hard choices and figure out a way to provide the essentials to the citizens of this state.

Thank You
Andy Smith