



Testimony in Opposition to HB 3144

Sara Eanni, CIRMS, MBA

Past President (2024), President-Elect (2026), Central Oregon CAI
Associs Insurance

Chair Representative Pam Marsh and Members of the Committee,

Thank you for the opportunity to testify in strong opposition to HB 3144. My name is Sara Eanni, and I have spent the past two decades as an insurance agent and risk management specialist for community associations across Oregon and Washington. ~~I am deeply committed to helping associations navigate complex risk management challenges while preserving the integrity and stability of our communities. In addition to my professional experience, I currently serve as the Vice Chair of the CAI Oregon Legislative Action Committee.~~

While the intent of HB 3144 may be to promote affordable housing options, the one-size-fits-all approach outlined in this bill is overly broad and would have significant negative consequences for community associations. Specifically, this bill would override established governing documents, forcing associations to approve manufactured and prefabricated homes, even when they do not align with the architectural integrity, character, or long-term planning of the community.

One major concern is the legal and property value implications this bill creates. Homeowners purchase properties within community associations with the expectation that their governing documents will be upheld. HB 3144 disregards these agreements, creating potential legal conflicts and financial risks for homeowners who originally bought into communities based on specific standards. Additionally, changes imposed by this bill could negatively impact property values, as uniformity and long-term planning are critical components of an association's financial health.

Another significant issue is the risk to mortgage lending and financing. Many governing documents contain provisions that directly impact mortgage lenders' security interests in a community. Altering the nature of the development without lender input could lead to mortgage-related complications, including higher borrowing costs or reluctance from lenders to finance homes in affected communities.

From an insurance underwriting perspective, HB 3144 raises significant concerns. Community associations work closely with insurance carriers to secure policies based on conventional underwriting standards, which take into account factors such as construction type, fire resistance, and overall risk exposure. Introducing incompatible housing types could lead to higher premiums, loss of coverage, or difficulty obtaining insurance, ultimately jeopardizing the financial stability of entire communities.



Rather than mandating changes that undermine established community structures, a more viable solution would be to encourage the development of new community associations specifically designed to accommodate manufactured and prefabricated homes. Oregon already has numerous successful manufactured home communities that provide affordable housing without forcing alterations to existing neighborhoods.

For these reasons, I respectfully urge the committee to oppose HB 3144. The unintended consequences of this bill would destabilize community associations, compromise homeowners' property rights, and introduce unnecessary legal and financial risks. I appreciate your time and consideration and welcome any questions the committee may have.

Thank you,
Sara Eanni
President at Associs Insurance