City of Astoria

Measure 4-247

Ballot Title

Excise tax on homes kept vacant most of the year.

Question: Shall Astoria impose an excise tax on homes kept vacant most of the year to fund affordable and workforce housing?

Summary: Amends Astoria Municipal Code to impose an annual excise tax on residential units vacant most of the year. Only residential units with fewer than 183 days of qualifying use per year are subject to the tax. Qualifying use includes occupancy as a primary residence, long-term rental occupancy, offering the unit for long-term rental, operation as a licensed short-term rental, or qualifying use of an accessory dwelling unit on the same property.

Tax applies per residential unit and is $3,000 for the first year of vacancy and $6,000 for each consecutive year thereafter. The tax takes effect January 1, 2027. Owners must file annual declarations reporting residential unit use. Provides exemptions for certain periods, including medical care, military service, disaster damage, emergency conditions, probate following the owner's death, permitted rehabilitation, and exempts nonprofit and governmental property owners. Financial hardship exemptions are available.

Revenue is deposited in a locally controlled Community Housing Fund and may be used only for affordable or workforce housing, housing assistance, tenant services, and administration and enforcement of the tax.

No Explanatory Statement was filed per OAR 165-022-0040(2).

Measure 4-247 Arguments

Argument in Favor

Astoria has a housing shortage. Astoria also has hundreds of empty homes.

Measure 4-247 starts from a simple idea: in a housing shortage, a home should house someone.

Half of Astoria's renters — the people who staff our small businesses, our hospital, our schools — pay more than they can afford. Yet on any given day, 669 of Astoria's 5,089 homes are vacant, including 272 held for seasonal, recreational, or occasional use (*Astoria Housing Supply Assessment*, Figure 3 and Table 5, March 2025).

The measure creates a **Community Housing Fund** sustained by an **Empty Homes Tax** that applies only to homes kept vacant more than half the year. If a home is empty, the measure gives the owner a reason to fill it. An owner who sells, rents, or lets someone live there owes nothing. If Astoria's empty homes fill up, we get housing. If they don't, we get a fund to build it. Either way, Astoria wins.

About the **Empty Homes Tax:**

- $3,000 the first year a home sits empty and $6,000 each year after.
- Every dollar collected is from a home someone chose to keep empty. Live in your home or rent it out, and you owe nothing. You'll just check a box.
- Travel for work or vacation doesn't count as vacancy.
- Exemptions cover renovation, probate, medical need, and financial hardship.

About the **Community Housing Fund:**

- Every dollar goes into a fund that can only be spent on housing Astorians: affordable and workforce housing, the infrastructure to support it, down payment help, rental assistance, and more.
- Administration costs come out of the fund, not out of taxes you already pay.
- The city must report publicly each year on where the money went.

Astoria has always been a working town. Vote **Yes on 4-247** to keep it that way.

Endorsed by the Clatsop County Democratic Party and a growing list of local businesses and community leaders. See astoriahousingforall.com/endorsements.

This information furnished by:
Astoria Housing for All PAC (Orestar #25204)

Argument in Opposition

Taxpayers Association of Oregon urges

Vote NO on Measure 4-247

5 REASONS TO OPPOSE ASTORIA'S VACANT HOME TAX

#1. It's a New Tax on Property You Already Own.

This isn't a service fee – it's a $3,000 **penalty** for how you choose to use your own home, rising to $6,000 every year after that.

#2. Government Decides What "Vacant" Means.

Astoria will require every owner to file a declaration **every year**

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Measure 4-247 Arguments

proving their home was used at least 183 days a year, or pay up. That's government paperwork attached to your address, every single year.

#3. It Punishes Owners for Circumstances They Can't Control.

Second homes, inherited property, homes between renters, seasonal cabins – all can be swept in unless the owner qualifies for a narrow list of exemptions and proves it to the City.

#4. $6,000 a Year, With No Sunset.

Unlike a levy or bond, this tax has **no expiration date**. Once a home is flagged "vacant," the bill just keeps growing – $6,000 this year, $6,000 next year, $6,000 the year after.

#5. It Won't Fix the Real Problem.

Affordable housing needs more supply, not a new penalty on existing owners. Taxing empty houses doesn't build a single new unit – it just fills a new city fund.

Astoria homeowners already pay enough. Don't let City Hall tax you for decisions about your own property.

Join the movement to keep taxes low
& stop government waste, fraud and abuse
at OregonWatchdog.com (since 1999)

This information furnished by:
Jason Williams, Taxpayers Association of Oregon

Argument in Opposition

Taxpayers Association of Oregon urges

Vote NO on Measure 4-247

$3,000 THIS YEAR. $6,000 EVERY YEAR AFTER.

Measure 4-247 asks Astoria voters to approve one of the **steepest per-property taxes** in the state – not on income, not on a sale, but simply on how a home is used.

Here's what it actually costs: $3,000 in year one of vacancy, and $6,000 every year after – with **no cap** and **no end date.** Over five years, an owner who can't meet the 183-day use test could owe $27,000 in excise taxes on a single home, **on top of the property taxes already paid every year.**

City Hall will also require owners to file an annual "declaration" proving how the home was used – creating a new reporting requirement and a new enforcement function, funded out of the very tax it collects.

Supporters say this will fund affordable housing. But taxing existing homeowners doesn't add a single unit of housing supply - it just moves money into a new city fund with its own administrative costs.

Retirees with a second home, families settling an estate, owners between tenants – none of them cause Astoria's housing shortage, but all of them could face a $6,000-a-year bill.

Higher taxes on property owners are not a housing plan. They're a revenue plan.

VOTE NO on Measure 4-247.

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This information furnished by:

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Argument in Opposition

Taxpayers Association of Oregon urges

Vote NO on Measure 4-247

WHAT'S NEXT – A TAX ON YOUR GUEST ROOM?

Astoria wants to tax you for what your house isn't doing.

Measure 4–247 doesn't tax income, doesn't tax a sale, and doesn't tax a business. It taxes emptiness – a home sitting unused for more than 182 days a year, whatever the reason.

Ask who decides what counts as "occupied." City Hall does. Owners must file an annual declaration proving their home passes the test, or face $3,000 the first year and $6,000 every year after – forever.

There's no sunset clause and no expiration date. Once a home is on the "vacant" list, the bill renews automatically – a permanent tax that grows with every year an owner doesn't qualify for an exemption.

Cities across Oregon are discovering that taxing what people own, rather than what they earn or spend, is an easy way to grow revenue without ever putting a rate increase back on the ballot. Today it's homes empty more than half the year.

What's the next "unused" thing City Hall decides to tax?

Affordable housing is a real problem. A permanent excise tax on existing homeowners isn't the fix – it's a self-renewing revenue stream dressed up as a housing solution.

VOTE NO on Measure 4-247.

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This information furnished by:
Jason Williams, Taxpayers Association of Oregon

Argument in Opposition

183 DAYS. TICK TOCK!

OTHER CITIES OFFER WARNINGS

Voters rejected similar taxes in San Diego, South Lake Tahoe and Crested Butte. Steamboat Springs stopped its proposal before it reached voters.

THE COST IS REAL. THE RESULTS ARE NOT.

Berkeley projected nearly $625,000 in staffing and administrative costs for fiscal year 2025, including software costing up to $125,000, but had collected just $393,000.

San Francisco approved its tax in 2022. Nearly four years later, courts still block it.

Revenue collected: $0. **Legal bills: still growing.**

YOUR HOME. YOUR PRIVACY. THEIR TAX.

You bought it. You maintain it. You pay property taxes on it. But Measure 4-247 would punish you for refusing to use your home the way government demands.

Every residential owner must report annually to City Hall how their home was used—even when no tax is owed. Miss the deadline, face a penalty.

If questioned, what must you surrender to prove where you live? Berkeley uses utility records, credit-card statements, bank statements and driver's licenses. Who sees it? Where is it stored?

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City of Astoria

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What happens after a data breach?

Berkeley lets people report suspected vacant homes, triggering record reviews, notices and site visits. Do we want neighbors reporting neighbors in Astoria?

The exclusions are painfully narrow. There is no specific protection for fishermen or others whose jobs keep them away more than half the year. Leave to care for family in a hospital or care facility and you may qualify. Care for that same person in their own home and the ordinance provides no exclusion.

Your family can stay in your home—and City Hall may still call it vacant. The measure's own backers say occasional stays by friends or family do not make a home "occupied."

Where is Astoria's proof? No verified count of taxable homes. No staffing plan. No operating budget. No net-revenue analysis. Not one identified taxable home.

YOUR PROPERTY RIGHTS SHOULD NOT END.

https://votenoastoriavacancytax.com

VOTE NO ON MEASURE 4-247

This information furnished by:
Randy Harris

Argument in Opposition

Should Astorians trade their privacy today for a vague promise of housing solutions in the future?

- **Ballot Measure 4-247 represents an unprecedented intrusion into the lives of all homeowners in Astoria.** Every Astoria property owner must file an annual declaration to the City justifying the use of their property. The measure's backers, Astoria Housing Initiative, recommends owners keep records "to confirm occupancy without requiring intrusive inspections." Should Astorians fear "intrusive inspections"?
- Astoria will be required to spend taxpayer money to create a database of every property in Astoria. Where will data be stored and will it be available to persons with less admirable goals (squatters/criminals)? What will Astoria sacrifice to pay upfront costs?
- Backers note few exceptions for the tax. Provide a home for an aging parent or a child in transition? A person working at sea and must live on a boat over 183 days? These situations might not qualify as an exception. Should taking care of your parent or child or working remotely make you pay $6,000.00 yearly to Astoria?
- There will be lengthy and expensive legal challenges to this measure. Astoria will have to use taxpayer funds to defend it. If enacted, it will take years before tax payments are received. Should Astoria spend our tax dollars on lawsuits or focus on real solutions that work for those who need help now? Similar vacancy taxes face voter rejection, high administrative costs, weak revenue, abandoned proposals, and prolonged legal challenges.
- 4-247 focuses on taxing some Astorians, but vague on how funds will provide solutions now. Should a poorly written measure be approved in hopes that Astoria's City Council will fix it in the future?

There are too many questions to vote yes on Measure 4-247. The ballot was submitted without reasonable consideration, attention to the details, ignores it's an overly intrusive tax and does not provide help now for Astorians – and Astorians deserve better.

Info: https://votenoastoriavacancytax.com

VOTE NO ON BALLOT MEASURE 4-247

This information furnished by:
Vote No Astoria Vacancy Tax

Argument in Opposition

YOUR PROPERTY BELONGS TO YOU.

YOUR PROPERTY. YOUR CHOICE. NOT CITY HALL'S.

MEASURE 4-247 WOULD CHANGE WHAT HOMEOWNERSHIP MEANS IN ASTORIA.

GOVERNMENT EXISTS TO PROTECT PRIVATE PROPERTY—NOT CONTROL IT.

The foundational issue is whether private ownership means the owner decides—or whether ownership becomes conditional upon government-approved use.

Private property rights are foundational to America's constitutional order.

The Fifth Amendment expressly protects private property. Oregon's Constitution declares that **private property** may not be taken for public use without just compensation. They affirm that **private property** belongs to the owner. Its value, control and disposition are not public entitlements because others desire a different use for it.

Measure 4-247 turns private property rights upside down. Period!

Private-property rights establish a boundary between individual freedom and government authority.

A home may be a residence, family legacy, life savings, retirement security or income-producing asset. It remains **private property** whether it generates capital or not.

The right to own property includes the right to decide whether, when, how—or even if that property will be put to economic use.

Private property's defining power is the owner's right to decide its use. The choice belongs to you—not City Hall. You worked for it. You paid for it. Now they want more.

Ownership that exists only when government approves the owner's choices is not ownership at all. **In fact, it is the complete opposite of what government is supposed to do: PROTECT PRIVATE PROPERTY RIGHTS.**

Private-property rights are not merely an economic convenience, but a safeguard for liberty itself.

When government can chip away at ownership, it can chip away at the personal independence that ownership provides.

By penalizing lawful ownership choices, government crosses the boundary it was created to defend and violates the exact purpose for which it exists.

PROTECT YOUR PROPERTY.

PROTECT YOUR RIGHTS.

VOTE NO ON MEASURE 4-247.

https://votenoastoriavacancytax.com

This information furnished by:
Lisa Morley

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Measure 4-247 Arguments

Argument in Opposition

Measure 4-247 raises serious questions about privacy, fairness, and the growing burden placed on Astoria homeowners.

Under the measure, residential property owners must file an annual declaration regarding the use of their property. The City may use records, including utility usage, when determining whether a property is subject to the tax. Yet the declaration form, documentation requirements, administrative procedures, and many implementation details have not been developed. Before creating a new reporting system affecting homeowners citywide, voters should know exactly what information will be required, how it will be protected, and how enforcement will work.

The measure also establishes a 183-day standard for "qualifying use." This deserves careful consideration by people who divide their time between homes, travel extensively, work away from Astoria, or spend extended periods caring for family members. Although the measure contains specific exclusions for circumstances including medical care, military service, disasters, probate, and permitted rehabilitation, it does not provide an exclusion for every reason someone might be away.

These concerns matter even to homeowners who expect never to owe the tax.

Measure 4-247 would impose a $3,000 tax the first taxable year and $6,000 for each consecutive taxable year thereafter. Revenue could support affordable or workforce housing, housing assistance and tenant services – but it must also pay for administration and enforcement of the tax. 22 months of start-up costs and legal challenges must be paid for with Astoria resources at the expense of other community needs.

Astorians can recognize that housing affordability is a genuine problem while questioning whether this particular measure is the appropriate solution. A housing problem does not automatically justify every proposed housing policy.

Before imposing a new tax and citywide reporting requirement, voters should ask whether the measure is sufficiently clear, whether its administrative burden is justified, and whether its approach will produce meaningful housing benefits.

Astoria deserves a housing policy whose costs, rules, protections, and expected results are clear before voters approve it.

Info: Votenoastoriavacancytax.com

This information furnished by:
No Astoria Vacancy Tax

Argument in Opposition

Vote No on Measure 4-247

We all agree that affordable housing is a critical issue in Astoria.

That doesn't require us to vote for 15 pages of fine print in a flawed proposal.

Here's the details:

Huge Invasion of Privacy

1. Measure 4-247 places the **burden of proof on you** to file with the City – annually – on how you used your own home. You are presumed to have left it "vacant" and have to prove to the City it was occupied.
2. **Renters are not exempt** from these concerns. Measure 4-247 requires landlords to monitor and report the lease terms and use by tenants.

Huge New City Bureaucracy

1. Measure 4-247 will require the City to establish a huge new bureaucracy to track the occupancy of over 5,000 housing units.
2. We believe the City "Occupancy Bureaucracy" will consume a significant portion of taxes generated.

The Exemptions Are Conditional

1. Every exemption in the Measure requires you to claim it to the City and prove you deserve it. A military servicemember on extended deployment is not automatically exempt. They must request an exemption from the new City Bureaucracy.
2. This is no exemption for a home listed for sale. If you move out of town or even within town, your home is considered vacant and subject to the tax while it's on the market.

Won't Help with Housing Affordability

1. Raising taxes on homes doesn't make them more affordable.
2. If this was really about housing for locals, then why exempt Short-Term rentals?
3. Even if the measure raises the amount proponents claim, after paying the cost of the bureaucracy/enforcement, the Measure does not guarantee producing a single new unit of affordable/ workforce housing.

Don't believe the rhetoric and empty promises. Measure 4-247 is a flawed solution to a real problem.

Vote No on Measure 4-247!

This information furnished by:
Clatsop Association of REALTORS®

Argument in Opposition

Measure 4-247 is a Tax Trap for All Astoria Homeowners

Measure 4-247 is a bad deal for **all** homeowners in Astoria. The measure does not include exemptions for the most basic reasons why your home would be unoccupied including:

- **Homes listed for sale:** If a home is listed for sale and the homeowner is no longer occupying it as their primary residence, there is no exemption for the period of time the home is listed or even for the period of time it is under a contract for sale.
- **Caring for family:** If a home is unoccupied because a grandparent is helping their child care for a new baby, or a child is caring for an ill parent, the unoccupied days are counted against the homeowner. The measure's exemption for family care only applies when the family member is in the hospital or a care facility.
- **Work travel, volunteer work, or extended vacations:** There are no exemptions for non-emergency trips or travel.
- **Cumulative impact:** The tax applies to homeowners who have not occupied their home at least 183 days. These are not consecutive days. If any of the above reasons combine to equal more than 182 days in a calendar year, the homeowner is subject to the tax.

The measure puts the burden on **every homeowner** file an annual tax declaration to the city reporting usage of the property. If a homeowners doesn't file, the city can investigate by investigating

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utility usage, rental listing records and other information.

Measure 4-247 even gives the city the power to create an estimated assessment for every non-filer equal to the full amount of the tax ($3,000 in first year; $6,000 in subsequent years).

Failing to file or to file late can also subject homeowners to penalties, interest and collections by the city.

Measure 4-247 is not a tax on vacant homes. It's a new, burdensome tax scheme applicable to all homeowners.

Vote NO

This information furnished by:
Clatsop Association of REALTORS®

Argument in Opposition

Vote No on Measure 4-247, the "Astoria Vacancy Tax", for **THREE BIG REASONS:**

1. Vacancy taxes have not worked in the big cities where they've been tried.
2. It's a risky experiment for a small town like Astoria.
3. It comes with significant costs for implementation and lawsuits that the City and taxpayers will have to pay to defend.

Vacancy Taxes: A Failed Idea From Big Cities

Proponents claim that a vacancy tax has worked in other jurisdictions. Nothing could be further from the truth!

- **San Francisco:** Thrown out in court for violating federal and state law after taxpayers spent millions defending it. The measure only applied to multi-family rental housing, not single-family homes.
- **Berkeley:** Only applied to multi-family properties; tied up in the same litigation. Initial costs have run almost more than it collected.
- **Oakland:** A vacant/blighted property tax. The fund has suffered deficits for collecting less than anticipated and costing more to implement than projected.
- **Washington DC:** A blighted properties tax. Many homeowners, especially in impoverished neighborhoods, were falsely charged and had to fight City Hall.
- **New York:** Brand new and heavily litigated. Only applies to houses worth more than $5 million!
- **Vancouver:** Established an invasive bureaucracy that has incorrectly applied tens of thousands of taxes to people who live full time in their own homes. It hasn't lowered rents or housing costs.

A Risky Experiment for Astoria

No small town like Astoria has ever tried to implement a vacancy tax. It would be a risky experiment with us as the guinea pig.

The closest analogy, South Lake Tahoe, rejected a similar tax over concerns about privacy and whether it would address the need for more affordable housing.

Significant Costs for Litigation and Implementation

Taxpayers pay significant litigation costs over property rights and privacy. Tracking the occupancy of thousands of homes often consumes a significant portion of taxes collected.

Add it All Up and Vote No on Measure 4-247

This information furnished by:
Clatsop Association of REALTORS®

Argument in Opposition

Measure 4-247 Won't Produce More Housing

I was born and raised in Astoria and own a small home building business in Clatsop County.

I am passionate about improving our community and creating more housing opportunities for Astorians. **That is why I strongly oppose Measure 4-247.**

The damage done by this tax is far greater than any benefit that would result from the dollars it generates.

Increased Risk Will Dampen Housing Production

Measure 4-247 does not have an exemption for homes that are listed for sale. That means that builders are taking on a huge risk by building new homes. If the market softens because of economic conditions, interest rates or other factors outside of our control, we could be stuck with inventory costing us thousands of dollars in taxes.

Hurts Local Builders and Subcontractors

To stay afloat, local homebuilders and subcontractors rely on building homes for buyers with all different types of life plans. This includes buyers purchasing primary residences, second homes, and rental properties. Oftentimes, a home will transition through these uses throughout its life. Measure 4-247 will scare away potential buyers, meaning these homes won't get built in the first place, and local builders and subcontractors won't have the work to keep their small businesses afloat. The amount of tax revenue generated from Measure 4-247 isn't nearly enough to make up the difference, and there is no guarantee that the revenue will even be spent on the construction of new housing.

No Plan for Spending

There is no plan for how to spend the dollars from Measure 4-247. The City has authority to spend it on initiatives unrelated to housing production such as housing issues hotlines and legal aid to tenants.

THERE IS NO QUESTION THAT ASTORIA NEEDS MORE HOUSING. MEASURE 4-247 WON'T PRODUCE IT AND ONLY MAKES THE PROBLEM WORSE. VOTE NO.

This information furnished by:
Cary Johnson, C.T. Johnson Homes

Argument in Opposition

VOTE NO on Measure 4-247

I've spent 20 years as a Clatsop County Realtor and have personally invested in affordable rental housing in Astoria and the surrounding area since 2013. I understand our community's housing needs firsthand, and I believe everyone should have a place to call home. A vacancy tax isn't the solution to create more housing. The tax would create resentment and tension between neighbors instead of building the community we need and crave.

The privacy invasion alone should worry you. Do you really want the government dictating how you use your investment? Do you want your neighbors spying on how you use your home and reporting the

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use to the city?

People who choose to use their Astoria home part time already pay full property tax on it, without the impact on our water and sewer systems of a fully occupied home. Creating a penalty and punishment for how property owners use their property feels wrong. In my experience, part-time owners are some of the most generous supporters of our local theatre, hospital, and schools. Why would we discourage that kind of investment and contribution to our community?

We already have Community Based Organizations such as Clatsop Community Action helping qualifying residents with security deposits and other move-in barriers. Astoria carries the highest property tax rate in the county. Layering on another burden will discourage second-home owners.

The measure also includes no automatic exemption for homes actively listed for sale. Clatsop MLS data shows 86 homes sold in Astoria between January 1 and September 8, 2026, averaging 103 days on market. When the market shifts (and it will), sellers doing everything right could still be taxed simply because their home hasn't sold yet.

This measure does not guarantee to add a single new housing unit. It will only cause strife and resentment in our community. Vote NO on Measure 4-247.

Bree Phillips Realtor, 20 years serving Clatsop County

This information furnished by:
Bree Phillips

Argument in Opposition

As an Astoria renter, I believe Measure 4-247 raises questions that renters should consider carefully.

Measure 4-247 requires residential property owners to file an annual declaration concerning the use of their property. Long-term rental occupancy counts as a qualifying use, meaning landlords may need to establish that their properties are actually being used as long-term rentals.

But what information will landlords be expected to provide to prove that occupancy?

That question is particularly important because Oregon enacted HB 4123 in 2026 to strengthen the confidentiality of tenant information. The law restricts landlords from disclosing specified confidential information about tenants, former tenants, applicants and household members except under particular circumstances.

Protected information includes such things as phone numbers, email addresses, financial information, sources of income, employer information, immigration or citizenship status, medical information and disability records.

Measure 4-247 does not mean landlords automatically must disclose this protected information. But the interaction between these two laws raises an important practical question: **How will landlords prove qualifying rental occupancy without unnecessarily collecting or disclosing information about their tenants?**

If landlords must demonstrate that a property has qualifying long-term rental occupancy, **what evidence will Astoria require—and where is the line between verifying property use and protecting tenant privacy?**

These details matter to renters as well as property owners. The measure's annual declaration requirement would create a new city process for documenting how residential properties are being used. Oregon, meanwhile, has just strengthened restrictions on landlords disclosing sensitive tenant information.

Before implementing such a system, renters deserve clear answers about what tenant information could be requested, who would have access to it, how long it would be retained, and how it would be protected.

Housing policy should not overlook tenant privacy.

Astoria renters deserve to know exactly how Measure 4-247's verification requirements will operate—and how their personal information will be protected.

Until these very legitimate questions are answered, I recommend voting No on Measure 4-247

This information furnished by:
Kerri Hartnett

Argument in Opposition

ASTORIA NEEDS MORE AFFORDABLE HOMES. NOT A TAX THAT COULD INCREASE COSTS TO OREGONIANS.

Astoria has a housing shortage. Home builders see it every day.

The solution is more housing.

Unfortunately, Measure 4-247 could actually tax the very homes we are trying to add, increasing cost.

Under Measure 4-247, an empty home **offered for rent** counts as being put to productive use.

But an empty home **offered for sale to an Astoria homebuyer does not.**

That means a builder who completes a new home and actively markets it for sale could face a $3,000 vacancy tax simply because the home hasn't sold yet. That **does NOT support affordable housing.**

That's not an abandoned home. That's a home waiting for a homeowner.

The City of Astoria is currently not producing enough housing to meet demand.

We should be removing barriers to housing production, not creating new taxes and more red tape.

And while proponents call this a housing measure, it does **not guarantee that a single new home will be built.** Revenue may instead pay for subsidies, tenant services, administration, audits, enforcement and legal costs.

Don't punish a potential homeowner and builder because a newly completed home hasn't sold fast enough.

Don't tax housing and call it housing production.

Astoria needs more homes. Let's make it easier to build them rather than taxing builders and homeowners with a complicated, poorly drafted and intrusive new bureaucracy.

Vote NO on Measure 4-247.

This information furnished by:
Oregon Home Builders Association

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