From: CARPENTER Mina * DLCD
To: JININGS Jon * DLCD; MASON Palmer * DLCD; WILLIAMSON Angela * DLCD
Subject: Comment Submission: Housing in Unincorporated Communities
Date: Tuesday, November 17, 2026 8:55:23 PM

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Name: Christian Grorud
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Rule: Housing in Unincorporated Communities
Organization or affiliation (optional): Citizen
Comment: Please don't monkey with unincorporated city land use, attempting to allow more housing of the type that alienates people who are not affluent. Because, second homes and mini ranches are part of the root cause of homelessness in America, along with income disparity. Those two factors contribute to price umbrella's and help cause bidding wars for first time home owners. Those factors effectively reduce supply of affordable homes. After WW2 and up through the 70's, home ownership was in sight of many Americans and rents were reasonable. In the 70's my Dad, and MD, had a 60% federal tax bracket so he couldn't afford 2nd homes. So, income disparity was in check. Years of tax reductions ('84 onward) and stock market gains (1980 onwards) started excessive purchasers by more affluent owners in the 90's which was the start of the decline in home ownership for average income Americans. Any moves that encourage 2nd home ownership add to housing un-availability. This proposed Oregon Administrative Rule would just compound the matter. So tell us who's proposing this change? Is it home builders? Is it Realty Agents? Think about the future of those Oregonians without the moneyed influence. Not them. Sincerely, Christian P. Grorud