

2024 Legislative Session Recap



On Thursday March 7th, the Oregon Legislature adjourned the 2024 “short” session, three days before the constitutionally required deadline. The last week was filled with long floor sessions and back-to-back voting on bills. On the final night of work, the House of Representatives elected a new Speaker of the House. Representative Dan Rayfield stepped down to run for Attorney General and Majority Leader Julie Fahey was elected by the members to serve as the new Speaker of the House.

This year’s session will be known for Republicans and Democrats coming together to address three priority issues with bi-partisan votes:

- Passing a controversial bill that recriminalizes drugs and rolls back several provisions from Ballot Measure 110 (HB4002 and HB5204).
- Passing and overhauling campaign finance reform in Oregon (HB4024).
- Funding major housing priorities around the state (SB1530, SB1537 & HB4134).

Credit unions’ interests were successfully achieved throughout the session, thanks in part to your engagement and input.

Housing

The Legislature passed the Governor’s highest priority – a **\$369 million housing funding package** that will help spur construction of new housing and improve services for the unhoused. The package contains \$100 million for cities to use for infrastructure needs to support new construction, \$75 million for a revolving fund for lower-cost housing, and a one-time expansion of the urban growth boundary in many cities for new housing. The \$100 million provision patches a long-standing problem with cities putting off excessive infrastructure costs, often worsened by years of underinvestment, for new development.

The homelessness provisions will provide \$65 million for homeless shelters, \$34 million to prevent evictions, \$18 million for recovery housing, and lesser amounts for land acquisition for affordable housing, low-income housing repairs, heat pumps, and similar projects. Legislators believe that this will improve access to shelter for the unhoused and keep low-income people in their homes.



In just over a month, lawmakers passed breakthrough legislation addressing housing, drug addiction and campaign finance reform. Longshot bills mired in controversy ultimately won broad support, reflecting the compromise that shaped the final legislation. A five-week session typically meant for small adjustments instead delivered impressively on long-session ambitions.”

An Oregonian Editorial

By the numbers



\$369 MILLION
Housing Funding Package



\$100 MILLION
For Infrastructure Use



\$75 MILLION
For Lower Cost Housing

Key Issues

Recriminalization of Drugs

The Legislature **partially repealed Measure 110 by re-criminalizing the possession of hard drugs**. The new provisions allow for a diversion from the criminal justice system for drug users who opt in to treatment, a 30-day maximum initial sentence, and a 6-month maximum penalty for unsuccessful completion of probation. The bill gives law enforcement and community treatment providers the tools they need to confiscate hard drugs and connect people to treatment. This sweeping package invests in prevention and the root causes of addiction, cracks down on drug dealers, restricts public drug use, moves people into addiction treatment, improves the behavioral health workforce pipeline, and aims to reduce the number of overdose deaths.

Campaign Finance Reform

Oregon is one of a handful of states that has no limit on how much an individual can contribute to office seekers as long as it is all publicly reported. In the closing days of the session, a campaign finance bill passed that **set limits on political contributions from wealthy individuals, corporations, unions, and other groups and will include our own state PAC, the Credit Union Legislative Action Fund (CULAF)**. The bill gained momentum after the threat of a potential ballot measure from a variety of groups that likely would have forced the issue in November. Business lobbyists and labor unions, who often disagree, came together to convince lawmakers to take up the issue to avoid a ballot fight. Beginning in 2027, the bill caps contributions from individuals at \$3,300, the same as federal limits. Committees formed by labor unions and nonprofits created by business and advocacy groups would have far higher limits.

Oregon Credit Unions

Oregon credit unions focused on a handful of issues including funding for individual development accounts, legislation on garnishment laws, continuing state bank discussions, housing policy and updates on bills related to employment. Here is list of passed bills of note.



HB4131, relating to funding for Individual Development Accounts (IDA's):

IDA's are asset building tools designed to enable Oregon families to save a targeted amount for priorities such as home ownership, post-secondary education, and small business ownership.

Oregon credit unions support the program because of its strong connection to financial education and asset building. Jo Davis with OnPoint Community Credit Union testified in support of the bill and the GoWest Credit Union Association worked as part of a large coalition on this issue. While this bill did not pass, \$5 million for IDA's was included in the Omnibus Housing Bill, SB1530 discussed above.

<https://olis.oregonlegislature.gov/liz/2024R1/Downloads/PublicTestimonyDocument/103190>



HB4056, relating to property tax foreclosure surplus:

Another bill that moved through in the last few days of the legislative session is HB4046A which was crafted in response to the Supreme Court's ruling in Tyler v Hennepin. The US Supreme Court, in Tyler v Hennepin County, has ruled against counties' practice of retaining all foreclosure sale proceeds for back taxes, if the proceeds from the sale exceed the tax amounts owed. This practice is now considered unconstitutional. As introduced, the bill would have created barriers to homeowners seeking relief, reduced surplus amounts owed, and instituted narrow statutes of limitations, thus further harming Oregonians.

GoWest worked with others to amend the bill to establish processes for notice, valuation, and right for a surplus; and allow surpluses to be held in an interest-bearing escrow account until returned. The Oregon Department of Revenue will now coordinate stakeholder input to develop recommendations for a uniform statutory process and have a report by September 15 to be ready to bring legislation in 2025.



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Other Bills of Interest



HB4004, relating to unlawful employment of minors:

This bill allows the Bureau of Labor and Industries (BOLI) to impose a civil penalty of up to \$10,000 for child labor law violations even when a penalty is also paid to the U.S. Department of Labor.



HB4020, relating to notaries public:

This bill requires all applicants for a commission as a notary public to complete a course of study offered by the Secretary of State (SOS) or an approved entity before taking the required test administered by the SOS. Under current law, an applicant for a commission as a notary public must meet certain qualifications and pass a test administered by the SOS. New applicants must complete a course of study offered by the SOS, or an entity approved by the SOS, before taking the test. Currently, the SOS offers self-paced online training through Workday, basic and advanced instructor-led webinar trainings, and in-person trainings.



HB4040, relating to broadband access:

During the 2023 regular session, the Legislature passed House Bill 3201 to provide financial assistance to support broadband access, affordability, and adoption. The measure is a continuation of that work. The measure requires that the Oregon Broadband Advisory Council review competitive broadband grant program applications for compliance and make recommendations to the Oregon Broadband Office.



HB4122, relating to fingerprint retention:

The measure replaces Oregon's voluntary individual fingerprint retention background check program with an agency-based record of arrest and prosecution background program also known as "rap back." The measure establishes a new Rap Back program administered by the Department of State Police allowing authorized state and local government agencies to subscribe to the program and requiring employees or licensees of those agencies who are subject to fingerprint-based background checks to enroll in the program for the duration of their employment or licensure with the agency.



HB4153, relating to artificial intelligence:

Currently, there are no definitions for artificial intelligence in state statute. Without a standardized vocabulary utilized by policy makers and industry professionals, miscommunication and misunderstanding can arise. HB 4153 creates a task force allowing legislators to engage in a collaborative effort with industry experts, researchers, and other stakeholders to establish a shared vocabulary.



SB1515, relating to leave laws concerning time off from work:

The measure makes several technical fixes to Paid Leave Oregon. The measure also addresses administration and reporting of Paid Leave Oregon, the Oregon Family Leave Act (OFLA), and other protected leave provisions. The measure works to establish concurrency and alignment of OFLA and Paid Leave Oregon.



SB1527, relating to first-time home buyer savings accounts:

SB 1527 removes administrative barriers so that more Oregonians can access the First Time Home Buyer Savings Account Program, making it easier to take advantage of the personal income tax subtraction. This program allows low- and median-income Oregonians to use the money deposited into this account for costs associated with buying a home, such as down payments and other closing costs.



SB1595, relating to protections from debt collection:

GoWest Credit Union Association has been part of a work group that has been in discussion regarding this bill for the past four years. The measure exempts from execution of judgment or garnishment specific property and funds of judgment debtor. It also repeals the statute providing that when the debt collector is in compliance with Fair Debt Collection Practices Act, the debt collector is also in compliance with the requirements of Oregon's debt collection practices. An amendment GoWest specifically worked on specifies the process for a court to impose attorney fees and costs to plaintiff or defendant following civil action for unlawful debt collection practices and increases the amount of damage award available.

GoWest Testimony "Neutral"

<https://olis.oregonlegislature.gov/liz/2024R1/Downloads/PublicTestimonyDocument/103189>



SB1596, relating to Right-To-Repair electronic devices:

SB1596 would require manufacturers to offer tools, parts, devices and documentation needed to repair electronic devices at a "fair cost" and on "reasonable" terms. This means the bill would allow consumers to go to independent repair shops – or fix the devices themselves – instead of the manufacturer limiting where they could go, potentially for a more expensive price.

The GoWest Compliance Team will be following up with guidance to credit unions on these new laws and implementation dates. Watch for that report in the coming weeks.

Oregon Legislative Luncheon

Credit Union Day at the Capitol was created in Oregon more than 20 years ago, and Oregon advocates continued this tradition by showing up in full force during the short legislative session. On February 7th, over 100 advocates came to Salem for our biennial Legislative Luncheon. The 35-day "short session" gave us the opportunity to share with legislators how we are serving 2.3 million Oregonians who've chosen credit unions as their financial services partner. We also had an opportunity to thank legislators who've supported credit union priorities. Two such lawmakers are Senate President Rob Wagner, and Senate Minority Leader Tim Knopp, who joined in a bipartisan fashion last year to sponsor and pass Oregon credit unions' legacy financial education bill, SB3. For their leadership, the Senators received the GoWest Community Impact Award. State Treasurer Tobias Read and Kirsten Anderson, Deputy Director of DCBS also briefed the advocates. Next year, we return to our Credit Union Day at the Capitol with a full day of advocate meetings.



With the Legislative Session Over, How Can you Support Advocacy?

As the legislative session adjourned, candidates were already preparing to file for election in the 2024 November election. The primary election is on Tuesday, May 21st and ballots will drop a couple weeks before.

In Oregon, 15 of the 30 Senate seats and all 60 House seats will be up for election. We also have the 6 Congressional seats along with the Secretary of State, State Treasurer and Attorney General.

Advocates have a great opportunity to lean in and get to know legislators and candidates in their region. Here are some suggestions for how credit unions can engage this election cycle:

- Develop a list of the elected officials who are members of your credit union and represent constituents in your credit union's branch footprint.
- Set a goal of inviting legislators to your credit union for important events including branch openings, check presentations, community meetings, and annual meetings. Introduce them to key staff who are constituents.
- Educate legislators about credit unions by emphasizing credit unions' not-for-profit, cooperative structure and how that delivers value to members and drives positive community impact.
- Stay in-the-know by signing up to receive legislators' newsletters, following their social media accounts, and attending their town halls, community events, or presentations.
- Assist the Association in delivering PAC checks to credit union supporters in local districts.
- Deliver credit union newsletters, community engagement materials, and annual meeting documents to legislators who are members of your credit union.

KEY DATES

April 30th

Primary Election Voter
Registration Deadline

May 21st

Primary Election Day

October 15th

General Election Voter
Registration Deadline

November 5th

General Election Day

Thank you for your continued engagement and support of advocacy efforts in Oregon.

You are champions for your members and that is exhibited by your efforts on these important issues. Your voice truly matters, and we encourage your continued involvement.



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OREGON CREDIT UNIONS