

**REVENUE IMPACT OF  
PROPOSED LEGISLATION**  
83rd Oregon Legislative Assembly  
2025 Regular Session  
Legislative Revenue Office

<b>Bill Number:</b>	<b>HB 3188</b>
<b>Revenue Area:</b>	
<b>Economist:</b>	<b>Chris Allanach</b>
<b>Date:</b>	<b>2.2.25</b>

*Only Impacts on Original or Engrossed  
Versions are Considered Official*

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The purpose of this statement is to enable the bill to move between committees.

**Measure Description:**

Directs the Department of Consumer and Business Services to establish a program to guarantee against losses in mortgage loans that lenders extend to first-time home buyers.

**Revenue Impact (in \$Millions):**

**Impact Explanation:**

Creates, Extends, or Expands Tax Expenditure: Yes  No

**Further Analysis Required**