



**Testimony in Support of House Bill 3175
House Committee on Emergency Management, General Government, and Veterans
February 11, 2025**

Chair Tran, Vice Chair Lewis, Vice Chair Grayber and members of the House Committee on Emergency Management, General Government, and Veterans, my name is Kevin Christiansen and I am the government affairs director for the Oregon Bankers Association (“OBA”) and Community Banks of Oregon (“CBO”). Our organizations represent the diverse FDIC insured banks and trust companies doing business in Oregon. The banking industry employs over 20,000 Oregonians at approximately 800 locations throughout our state. Thank you for the opportunity to provide written testimony in opposition to House Bill 3175.

House Bill 3175 amends ORS 203.148 to remove a \$10 recording fee cap applicable to all instruments subject to recording. Proceeds would continue to be directed to the Public Land Corner Conservation Prevention Fund.

The OBA and CBO are concerned about several aspects of this bill. First, with the removal of the cap, there would be no limit to the amount this recording fee could increase. There are no sideboards or criteria limiting what could be a significant increase. There is also no limit on the frequency in which a county could seek to increase the recording fee. Second, we anticipate that most counties have set this recording fee at \$10, as permitted in statute. If House Bill 3175 passes, it is possible, if not likely, there would be wide variance in the amount of the recording fee in each county. For financial institutions, this would create a compliance problem, especially for banks with footprints in more than one county, which is virtually all banks doing business in Oregon. Third, the recording fee increase would ultimately be borne by consumers involved in a transaction requiring a document to be recorded.

While we appreciate that the \$10 recording fee cap in ORS 203.148 has not been increased in some time, removing the cap altogether is not the answer. A modest increase with a cap should be the preferred approach undertaken by the legislature. Further, a fee cap would promote more uniformity throughout the state.

While OBA and CBO oppose the bill as drafted, we stand ready to assist the sponsors and counties in reaching a mutually agreeable solution. If you have any questions, please feel free to contact me at (503) 576-4123 or our lobbyist John Powell at (503) 510-8758.

Thank you.