

Position Statement Regarding HB 3545: Relating to Subject Property Deed to a County Six Month Exemption

Dear Representatives Javadi, Edwards, Pham H, Mannix, Nelson, Scharf and Senators Patterson and Thatcher:

I am writing on behalf of the Oregon Legislative Action Committee for Community Associations to express our strong opposition to House Bill 3545, which would permit counties to be exempt from payment of community association assessments for up to six months. As advocates for the stability and well-being of community associations across the state, we urge you to reject this legislation, as it would severely undermine the financial health of condominiums and homeowner associations, ultimately harming the residents we collectively serve.

We believe this legislation, if passed, will have a significantly adverse impact on the approximately 585,000 Oregon residents living in condominiums and homeowners associations.

Key Concerns with HB 3545

1. Assessments Are Essential for Operations, Not Consumer Debt

Community assessments fund critical services such as landscaping, waste management, security, infrastructure repairs, and utilities. These are contractual obligations tied to real, recurring expenses—not discretionary consumer debt. Missing six months’ worth of assessments would disrupt cash flow, forcing associations to deplete emergency reserves, halt maintenance, or levy special assessments on owners to compensate. This unfairly shifts the county’s financial burden onto residents, many of whom are already taxpayers.

2. Jeopardizes Community Health and Safety

Dismissed payments could result in deferred maintenance of roads, streetlights, or stormwater systems, creating safety hazards and long-term liabilities. Associations may also struggle to pay vendors, leading to service interruptions in trash collection or security—outcomes that directly impact quality of life.

3. Sets a Dangerous Precedent

Allowing a governmental entity to unilaterally dismiss contractual obligations risks normalizing non-payment, encouraging similar demands from other parties. This undermines the binding nature of covenants that sustain community associations.

4. Double Burden on Residents

County residents living in these communities would face a dual detriment: potential tax increases to address county budget shortfalls *and* higher fees or reduced services due to delayed assessments.

A Collaborative Path Forward

While we recognize the fiscal challenges counties may face, this bill unfairly targets community associations, which lack the resources to absorb such missing assessments. We respectfully urge you to oppose HB 3545 and invite dialogue to explore alternatives, such as:

- Structured payment plans for counties facing temporary hardships.
- State-level support to counties without compromising community obligations.
- Transparent discussions with stakeholders to address root causes.

Our committee stands ready to collaborate on solutions that uphold the interests of both local governments and the communities they serve. Please contact me at 971-258-2826 or andrea@bridgetowncm.com to discuss this matter further. Thank you for your attention to this urgent issue.

Sincerely,
Andrea Klopfenstein, CMCA
Treasurer, Oregon Legislative Action Committee

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