

# Business and Consumer Protection



This Legislative Summary Report highlights Business and Consumer Protection policy measures that received a public hearing in a policy committee during the **2025** regular legislative session. The report is organized by subtopics and includes the measure number; the measure status: enacted [✓] or not enacted [✗]; and a brief description of the measure.

## Business and Consumer Protection Subtopics:

- [Agency Updates](#)
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## Agency Updates

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| SB 463    | ✓ | The measure requires the Oregon Department of Administrative Services (DAS) to submit a report by January 31 of each even-numbered year to the Legislative Assembly on the financial condition and stability of the state's Insurance Fund. It specifies minimum contents of the report, requires the report to include recommended strategies and actions necessary to achieve and maintain the solvency and actuarial soundness of the Insurance Fund, and permits DAS to contract with an external entity to conduct or assist with conducting the report. |
| HB 2274 A | ✗ | The measure would have directed Oregon Business Development Department (OBDD) to discontinue registering with the Secretary of the State to do business as "Business Oregon" and to refer to itself as OBDD in internal and external communications, publications, and other documentation. It would have appropriated \$100,000 to OBDD for expenses related to changing its public facing name.   |

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| HB 2348   | ✓ | The measure makes administrative changes to various economic development program statutes administered by the Oregon Business Development Department.  |
| HB 3048 A | ✗ | The measure would have created the new Oregon Arts and Cultural Development Office as a semi-independent state agency and established the new Oregon Arts and Cultural Development Board to govern the office. It would have established a framework for the transition and requirements for the new Office and Board. |
| HB 3315   | ✗ | The measure would have allocated \$275,000 for the Oregon Business Development Department (OBDD) to update and redesign its website.   |

## Alcohol Regulation

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| SB 871    | ✓ | The measure requires licensees holding specified types of alcoholic sales licenses to maintain invoices of all alcoholic beverage deliveries made to their premises.   |
| HB 2120 A | ✗ | The measure would have removed the requirement that liquor store sales classes be adjusted annually based on increases in the Consumer Price Index. It would have changed the monthly base compensation for an agent for Class 2 through 10 stores.  |
| HB 2121   | ✗ | The measure would have updated the definition of a “licensee” as used in laws around alcoholic beverages to include agents appointed by the Oregon Cannabis and Liquor Commission (OLCC).  |
| HB 2123   | ✗ | The measure would have changed requirements around business loss compensation for liquor stores. It would have directed the Oregon Liquor and Cannabis Commission (OLCC) to determine a formula for calculating compensation for stores that have been operating for at least five years.        |
| HB 2282 A | ✗ | The measure would have created a retail liquor sales permit for specified individuals. It would have provided that a distillery licensee or retail outlet agent appointed by Oregon Liquor and Cannabis Commission would be subject to no more than one minor decoy operation per calendar year. |
| HB 3197   | ✗ | The measure would have required the Legislative Revenue Officer to study the taxation of beer and wine sales and report to the Legislative Assembly.   |



## Broadband Services

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- HB 3148** ✓ The measure makes changes to the Oregon Public Utilities Commission's (PUC) low-income telecommunications assistance plan, the Oregon Lifeline plan. It directs the Oregon Lifeline plan to provide low-income customers a one-time personal computing device benefit of up to \$100.

## Community Investment

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- SB 569** ✗ The measure would have directed the Oregon Business Development Department to establish a program to provide grants to qualified nonprofit or community-based organizations that assist businesses in becoming certified by the Certification Office for Business Inclusion and Diversity (COBID) as minority-owned businesses. The measure would have directed the department to develop criteria for qualifying an organization to receive grants and to monitor and evaluate the extent to which recipients of grants enabled businesses to become certified by COBID as well as to evaluate how any increases in certifications affected the economic resilience of communities within which the newly certified businesses operate.
- SB 759** ✗ The measure would have directed the Oregon Business Development Department to conduct a study of the use of a loan loss reserve fund to support infrastructure improvement projects undertaken by underserved communities in Oregon. The measure also would have directed the department to submit a report of the study to the interim committees of the Legislative Assembly related to economic development.
- Note:** This measure was introduced as a placeholder.
- SB 771** ✗ The measure would have directed the Oregon Business Development Department to develop and administer a program to award grants for capital expenses for community-based rodeo organizations in communities with populations of 12,000 or less. The measure would have limited grant amounts to no greater than \$250,000 and appropriated \$5,000,000 to the department from the General Fund.



- SB 921 A** ✗ The measure would have permitted the Oregon Infrastructure Finance Authority to approve and enter into a loan contract for a project by the Oregon International Port of Coos Bay for the repair of marine ways at the Charleston Shipyard, subject to the legal provisions of the Oregon Port Revolving Fund Act. It would have allocated \$1,500,000 from the Administrative Services Economic Development Fund to the Oregon Business Development Department for deposit in the Oregon Port Revolving Fund for the purpose of making this loan.
- SB 1110** ✗ The measure would have authorized the State Treasurer, at the request of the Oregon Department of Administrative Services (DAS), to issue lottery bonds in an amount that would have produced \$8,750,000 in net proceeds and interest earnings plus an additional amount that the State Treasurer estimated was necessary to pay bond-related costs. The measure would have specified that the net proceeds of lottery bonds and interest earnings would be transferred to DAS for distribution to Williams & Russell CDC for the purpose of developing a business hub in Portland's Albina neighborhood that would have provided office and retail space for entrepreneurs and community partner organizations in order to support small businesses, professional development, workforce training, and economic growth.
- HB 2018** ✗ The measure would have expanded the allowable use of money appropriated to the Oregon Business Development Department (OBDD) for distribution to the City of Madras to include public road improvements, utility connections, and sewer and water improvements.
- HB 2145 A** ✗ The measure would have removed the annual limit of \$1.53 million from the amount allocated to the County Fair Account and changed the allocation from one percent to nine-tenths of one percent.
- HB 2291 A** ✗ The measure would have directed Oregon Business Development Department (OBDD) to appropriate \$8,500,000 to the Portland Business Alliance Charitable Institute for a revolving festivals and events grant program and \$1,500,000 to the Institute of Portland Metropolitan Studies at Portland State University (PSU) for a study on Tom McCall Waterfront Park.
- HB 2304 A** ✗ The measure would have provided funding for a county fairground capital construction master plan, for the Oregon State Fair and Exposition Center to be used as a regional emergency and evacuee center, and for water and sewer improvements to the Union County Fairgrounds. It would have removed the annual limit on funding allocated to the County Fair Account.



HB 2415	✓	The measure eliminates the requirement that grants from the Oregon Infrastructure Finance Authority to ports not exceed \$50,000. It directs the Oregon Business Development Department to determine a maximum amount for such grants by rule. The grants must not exceed 75 percent of the total cost of the project or the maximum amount set by rule, whichever is less.
HB 2527	✗	The measure would have appropriated \$2,500,000 to the Union County Fair Association for water and sewer improvements to the Union County Fairgrounds.
HB 3101 A	✗	The measure would have provided funding for a county fairground capital construction master plan as well as established and appropriated funding to the Horse Racing Account.
HB 3104	✗	The measure would have established a framework and provided funding for a statewide rural community resource center.
HB 3189 A	✗	The measure would have appropriated \$10,000,000 to the Oregon Business Development Department (OBDD) for the Oregon Arts Commission. The measure would have appropriated \$5,538,997 to OBDD for distribution to the Commission for grants to specified arts and culture organizations.
HB 3191 A	✗	The measure would have appropriated funding for specified arts and culture organizations and programs.

## Consumer Protection

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SB 550	✓	The measure requires an original manufacturer of electric wheelchairs and complex rehabilitation technology to make available, to an owner or independent repair provider, on fair and reasonable terms, any documentation, tool, part, or other device used to diagnose, maintain, repair, or update certain electronic devices if it is made available to an authorized service provider.
SB 702 A	✗	The measure would have prohibited the distribution or sale of flavored tobacco products at all locations other than at stores as established by the Oregon Liquor and Cannabis Commission (OLCC). It would have banned the free distribution of any tobacco products (i.e., promotional giveaways, free samples), required all tobacco product sales to occur at licensed retailers, and allowed local governments to impose stricter regulations than state law.  <b>Note:</b> This measure is cross-listed in the Summary of Legislation Summary Report on Behavioral Health.



- SB 1198** ✗ The measure would have prohibited the distribution, sale, or allowance of sale, of an inhalant delivery system that is packaged inconsistent with rules adopted by the Oregon Health Authority (OHA) that have the purpose of protecting minors from the negative health effects of inhalant delivery systems.
- Note:** This measure is cross-listed in the Summary of Legislation Summary Report on Behavioral Health.
- HB 2008** ✓ The measure prohibits a controller covered by the Oregon Consumer Privacy Act (OCPA) from processing a consumer's personal data for targeted advertising, profiling the consumer in certain ways, and selling the data, if the controller knows or willfully disregards that the consumer is under the age of 16. The measure also prohibits a controller from selling personal data that accurately identifies within a radius of 1,750 feet the past or present location of a consumer or a device that links or is linkable to the consumer by technology.
- Note:** This measure is cross-listed in the Summary of Legislation Summary Report on Civil Law.
- HB 2330 A** ✗ This measure would have established the Task Force on Law Enforcement Interdiction against Financial Scams on the Elderly with 21 members. The Task Force would have created definitions and would have made recommendations to allow law enforcement to stop fraudulent schemes targeting the elderly. It could have also recommended administrative rules, created and distributed public guidance, created resource guides for law enforcement and agencies, recommended improvements to law enforcement techniques, and made recommendations for interstate compacts and federal-state enforcement agreements.
- HB 2528 B** ✗ The measure would have added nicotine derived from any sources to the definitions of inhalant delivery system and tobacco products. The measure would have repealed the criminal prohibition of sales to those under 21 and replaced it with a civil prohibition enforced by the Oregon Health Authority (OHA). It would have prohibited the distribution, offering, or providing, without compensation, of inhalant delivery systems or tobacco products. The measure would have allowed OHA to adopt rules for the regulation of tobacco and inhalant delivery system sales. It would have required any sale of cigarettes, inhalant delivery systems, or smokeless tobacco products to have occurred at licensed premises.
- HB 3156** ✓ The measure directs the Public Utility Commission to require each public utility to include the phone number for the Commission's consumer services line and the website address for the Commission's online consumer complaint form at the bottom of every utility bill.



- HB 3167 ✓ The measure changes the existing legal standard from "intentionally" to "willfully" applied to the current law that prohibits a person from selling or using software to bypass a system that a ticket seller uses to ensure equitable distribution, sale, or resale of admission tickets for an entertainment event, or to limit the number of tickets a single purchaser may buy from a ticket seller or reseller. It prohibits a person, without prior written authorization, from using or causing another person to use an Internet domain name or subdomain name under specified circumstances, and it prohibits a person, without prior written authorization, from publishing or causing another to publish a website under specified circumstances.
- HB 3177 ✗ The measure would have prohibited someone engaged in the business of selling cars from advertising or offering a car for sale before checking the national database for recalls on the car and repairing or replacing parts on the safety recall list.
- HB 3179 ✓ The measure requires the Oregon Public Utility Commission (PUC) to balance the interests of the utility investor and the consumer by considering the cumulative economic impact of a proposed rate or schedule of rates on residential ratepayers. It requires an electric or natural gas company to file an analysis of cumulative economic impact with its filing for a proposed rate change if it will increase residential rates and the company's return on equity is subject to review and modification. It prohibits rate increases from November 1 to March 31.
- HB 3234 ✗ The measure would have allowed the Attorney General to investigate or bring an action in an Oregon court against a health insurer or affiliate that forms a contract to restrict trade or commerce or monopolizes or attempts to monopolize any part of trade or commerce. The measure would have allowed the Attorney General to bring an action in an Oregon court to enjoin the act or practice, to obtain equitable relief, damages, civil penalties, obtain relief on behalf of another person, or other relief.
- HB 3255 ✗ The measure would have required an online business to maintain a permanent telephone number and electronic mail address so that a customer could contact and receive a timely response from the online business. The measure would have defined a timely response. It would have empowered the Secretary of State to test for compliance and in certain cases revoke the business's authority to do business.
- HB 3345 ✗ The measure would have established an automobile license plate for taxis and ride share vehicles that would have cherry red lettering on it. It would have created a class D traffic violation to not display a ride share plate. Issuance and renewal of the ride share plate would have had a \$50 annual fee.





- HB 3792** ✓ The measure increases the amount required to be collected by electric companies from at least \$20 million to at least \$40 million to be placed into the Housing and Community Services Department Low Income Electric Bill Payment Assistance Fund. The measure also increases the cap that an electric company may collect from a single customer site from \$500 to \$1,000 per month.
- HB 3875** ✓ The measure specifies that the Oregon Consumer Privacy Act applies to motor vehicle manufacturers and any affiliates that control or process personal data from a consumer's use of a motor vehicle or any component of a motor vehicle, regardless of the number of consumers whose personal data they possess.
- HB 3899** ✗ The measure would have amended the Oregon Consumer Privacy Act to reduce the threshold that makes a person doing business in Oregon who controls or processes personal data subject to regulation. It would have prohibited a controller from selling sensitive data, and prohibited controllers from processing sensitive data for the purposes of targeted advertising or profiling a consumer in furtherance of decisions that produce legal effects or effects of similar significance.

**Note:** Provisions of this bill enacted as part of [HB 2008](#).

## Contracting

- HB 2127** ✓ The measure changes the laws that govern franchise agreements between car dealers and manufacturers, distributors, and importers and amends the actions a manufacturer, distributor, or importer can take within the business relationship. It requires manufacturers, distributors, and importers to use objective criteria, including customer dealer selection, as part of any system used to allocate motor vehicles. It restricts what can be charged for or subscribed to except for communication based subscriptions. It prohibits coercion or other forms of pressure to force a dealer to install an electric charging station for public use or accept a new plan or system to govern the interactions between dealer and manufacturer, distributor, or importer that is not fair, reasonable, and equitable in respect to other dealers of that manufacturer, distributor, or importer. It gives a manufacturer, distributor, or importer 20 days to respond to a dealer's request to purchase goods or services from another source for constructing or remodeling a dealer facility and puts the burden on the manufacturer, distributor, or importer to show that the decision was reasonable in a dispute. It makes changes to the requirements for a written schedule of compensation for diagnostic work, repair service, parts, and labor that adequately and fairly compensates a dealer for the work, service, parts, and labor. It declares under what circumstances a franchisor indemnifies a franchisee or former franchisee.





- HB 3178** ✓ The measure requires a seller in a motor vehicle transaction involving a retail installment contract or lease agreement to provide the buyer a disclosure document, that includes a right to void the transaction within 10 calendar days under specified circumstances, contact information for the Oregon State Bar and the Oregon Department of Justice in case the seller fails to comply, and a statement that the document is available in multiple languages. It requires the Attorney General to provide the model form and translations in five specified languages. The measure specifies requirements for a seller if it voids the transaction and outlines several eventualities if a trade-in vehicle that is part of the transaction is sold by the seller before receiving lender's final approval of funding.

## Economic Development

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- SB 1047** ✓ The measure would have required Curry County and the Water Resources Department to expedite permits for a qualifying development north of Port Orford.  
**Note:** Vetoed by Governor Tina Kotek – see the [veto letter for SB 1047](#).
- HB 2171 A** ✗ The measure would have allowed transient lodging tax collectors to have withheld the tax for certain camping sites.
- HB 2277 A** ✗ The measure would have changed the allowable use of money in the Oregon Creating Helpful Incentives to Produce Semiconductors (Oregon CHIPS) Fund, would have removed a requirement reverting funding to the General Fund, and would have set a limit of \$15,000,000 on payment of expenses from the fund.
- HB 2322 B** ✗ The measure would have allowed the Oregon Business Development Department (OBDD) to award grants and loans from the Oregon Fostering Innovation Strength at Home (FISH) and Creating Helpful Incentives to Produce Semiconductors (CHIPS) Fund to businesses that have not applied for federal semiconductor assistance but that meet the definition of a covered entity.
- HB 2350** ✗ The measure would have directed the Oregon Business Development Department (OBDD) to develop a program to award financial assistance to support the retention or expansion of small businesses in the state.
- HB 2351** ✓ The measure makes changes to reporting requirements relating to Enterprise Zones.
- HB 2411** ✓ The measure establishes the Industrial Site Loan Fund (ISLF) and allocates \$40 million to the fund.



HB 2417 A	✗	The measure would have appropriated \$6,000,000 from the General Fund to Oregon Business Development Department (OBDD) for the purpose of funding the Center for Innovative Excellence grants provided to signature research centers.
HB 2418 A	✗	The measure would have appropriated \$3,000,000 from the General Fund to Oregon Business Development Department (OBDD) for the purpose of funding Small Business Innovation Research grants.
HB 2756 A	✗	The measure would have appropriated \$500,000 to Oregon Business Development Department (OBDD) to establish Oregon-Taiwan Trade Center and Oregon-Vietnam Trade Center.
HB 2969 A	✗	The measure would have appropriated \$840,000 to the Oregon Coast Visitors Association for a project around using fish for non-food manufacturing.
HB 3099	✗	The measure would have appropriated \$70,000 to each of the 12 economic development districts in the state, for a total of \$1,680,000. It would have required each district to receive federal matching grants awarded by the United States Economic Development Administration of the United States Department of Commerce.
HB 3140	✗	The measure would have enabled recreational operators to use liability waivers for claims of ordinary negligence relating to sports, fitness, or recreational activity.
HB 3246 A	✗	The measure would have directed Oregon Business Development Department (OBDD) to develop an Industrial Symbiosis Roadmap. It would have directed OBDD to implement a pilot program and appropriated \$1,300,000 to OBDD to provide technical assistance to pilot communities.
HB 3377	✗	The measure would have provided \$10 million in funding from the sale of lottery bonds to the Historic Portland Public Market Foundation for construction of the James Beard Public Market in Portland.
HB 3499	✗	The measure would have required a governing body of a municipality to refer an urban renewal plan and substantial plan amendments to the voters at the next regular election date at least 90 days after the governing body would have adopted an ordinance to approve the plan.
		<b>Note:</b> This measure is cross-listed in the Summary of Legislation Summary Reports on General Government and Election and Courts.
HB 3837 A	✗	The measure would have appropriated \$2,775,000 to OBDD (Oregon Business Development Department) to distribute to areas with high poverty rates to develop local poverty reduction plans.



## Finance

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- SB 102** ✓ The measure provides that a court may not stay or prohibit a federal home loan bank from exercising its rights to collateral pledged by an insurer-member that is subject to a delinquency proceeding. It requires a federal home loan bank that exercises such a right to repurchase outstanding capital stock that exceeds the amount an insurer-member must hold as a minimum investment if specified conditions are met. It also prohibits a receiver for an insurer-member, including the Department of Consumer and Business Services, from voiding any transfer of moneys or property under the terms of a federal home loan bank security agreement.
- SB 605** ✓ The measure prohibits a person from reporting to a consumer reporting agency the amount or existence of any medical debt that a resident of Oregon owes or is alleged to owe. It defines medical debt as an amount that a resident of Oregon owes to a person who provides medical services, products, or devices, or owes on a credit card offered specifically for the payment of medical services, products, or devices for individuals, incurred to pay for medical treatment other than some cosmetic surgery, medical devices or supplies, including drugs or medications, patient care, or other medical services or products. The measure specifies that a court may declare the medical debt void and uncollectible in an action brought for violation of this provision. The measure prohibits a consumer reporting agency from reporting an item that the consumer reporting agency knows or reasonably should know is a medical debt.
- HB 2071** ✗ The measure would have prohibited state and local governments from restricting the acceptance of digital assets as payment, from restricting engaging in peer-to-peer transactions on a blockchain or digital asset network, from restricting the use of a self-hosted wallet or hardware wallet, from restricting the development of software on a blockchain protocol, from restricting the operation of a node, or from restricting the exchange of digital assets on a blockchain protocol. The measure would have prohibited state and local governments from imposing a tax or charges on digital assets used as a method of payment. The measure defines blockchain, blockchain protocol, digital asset, hardware wallet, layer two blockchain protocol, node, self-hosted wallet, smart contract, and stablecoin. The measure would have exempted the operation of a node, the exchange of a digital asset for another digital asset, or the development or use of software on a blockchain protocol to effectuate the exchange of a digital asset for another one from the Oregon Money Transmitters Act.



- HB 2561 A** ✗ The measure would have stopped state financial institutions established in states outside of Oregon from being able to rely on their home state laws when determining an allowable interest rate. It declared that the State of Oregon did not want any of the amendments set forth in section 521 of the Depository Institutions Deregulation and Monetary Control Act of 1980 to apply to consumer finance loans made in Oregon and would have amended the requirements to apply for a license to make consumer finance loans in Oregon. The measure would have applied to consumer loans made after the effective date.
- HB 2966 A** ✗ The measure would have established the State Public Finance Task Force with 16 members: four (4) appointed by the State Treasurer, eight (8) appointed by the Governor, and four (4) appointed by the presiding officers of the Legislative Assembly. The Task Force would have been charged with examining methods that public bodies use to invest their funds, looking for cost savings by using public financing practices, exploring governing and corporate structures for public financing entities, and exploring means of capitalizing public financing entities. The measure would have required the Task Force to submit a report with findings and recommendations to the Legislative Assembly.
- HB 3371** ✗ This measure would have required landlords to inform lienholders about abandoned vehicles the same way they must inform the lienholder of an abandoned recreational vehicle, manufactured home, or floating home.
- HB 3779** ✗ The measure would have required persons providing debt resolution service to register with the director of the Department of Consumer and Business Services (DCBS). It would have excluded judges in Oregon, creditors, employees of the federal government, public accountants, and attorneys, as well as markets and account services employees. A debt resolution service provider would have needed to provide a copy of any agreement with the consumer, maintain a consumer telephone line, and file a report with the director of DCBS.

## Gaming

- SB 854** ✓ The measure authorizes the Oregon Racing Commission to impose civil penalties for holding a race meet without a license or accepting or facilitating wagers on animal racing without a license. The measure requires the civil penalty process to comport with applicable sections of the Oregon Administrative Procedures Act, specifies factors that the Commission must consider, and sets a maximum penalty of \$25,000. It directs recovered penalties to be deposited in the General Fund to the credit of the Oregon Racing Commission Account.



- SB 855** ✓ The measure increases the civil penalty that the Oregon Racing Commission may impose to \$5,000 per offense and requires the commission to adopt rules establishing the civil penalties that may be imposed.
- SB 856** ✓ The measure permits officers or employees of the Oregon Racing Commission (ORC) to place a bet or wager on a race meet held under the supervision of the ORC in the course of carrying out official auditing duties.
- SB 857** ✓ The measure provides confidentiality for persons who report potential violations of racing laws or rules to the Oregon Racing Commission and makes the identity information exempt from public record disclosure requirements, unless the person chooses to waive confidentiality.
- SB 914** ✓ The measure specifies that all billboard advertising intended to promote a lottery game, indicate where lottery tickets may be purchased, provide information about prize winners, or publicize projects or programs funded by lottery dollars must include the following statement: "Need help with problem gambling? Call or text," followed by the phone number of a problem gambling hotline.
- HB 3020** ✓ The measure prohibits any person from wagering on the outcome of a greyhound or other dog race, or accepting or facilitating such wagering, regardless of the location where the race takes place. It makes conforming and technical amendments.
- HB 3023** ✗ The measure would have allowed the Oregon Racing Commission to use the payments derived from the use of Multi-Jurisdictional Simulcasting and Interactive Wagering Totalizator systems for the benefit of the Oregon pari-mutuel racing industry.
- HB 3115** ✓ The measure prohibits the selling, purchasing, or claiming for compensation of a winning lottery ticket or share of a winning lottery ticket prize. It provides exemption for any prize that the Oregon State Lottery Commission authorizes lottery game retailers to pay under ORS 461.250. The measure specifies that if the purchase price of a lottery ticket purchased in violation of this provision is deductible for federal tax purposes, the amount shall be added to federal taxable income for Oregon tax purposes. The measure also requires that a prize winner's name and address be exempt from public disclosure unless written authorization is given.

**Note:** Governor Tina Kotek issued a signing letter – see the [signing letter for HB 3115](#).



## General Business

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- SB 433** ✓ The measure permits an owner of a self-service storage facility to dispose of personal property subject to a lien created by the occupant's default if the owner determines that the personal property subject to the lien is valued at \$1,000 or less, an increase from \$300.
- SB 651** ✗ The measure would have directed the Secretary of State to study methods for reducing the paperwork filing burden on businesses in this state. The measure also would have required the Secretary of State to submit a report to the interim committees of the Legislative Assembly related to business.
- Note:** This measure was introduced as a placeholder.
- SB 686 B** ✗ The measure would have established the Interim Committee on Civic Information, created a new tax credit for the cost of subscriptions to media news outlets and donations to nonprofits supporting journalism, government transparency, and public records reform, and defined media news outlet.
- SB 865** ✓ The measure expands the type of work that applies to a decision of the State Landscape Contractors Board that a landscape contracting business licensee is an independent contractor. The measure provides an exception to Landscape Contractors Law requirements for persons or businesses installing ornamental water features, if the persons or businesses are licensed with the Construction Contractors Board. The measure removes the limitation that a person may rescind a written contract with a landscape contracting business for work on real property within three business date of execution of the contract only on real property "that the person owns or leases."
- SB 1005** ✓ The measure allows a private entity to swipe a person's driver's license or identification card when providing age-restricted goods or services, regardless of whether there is reasonable doubt they are 21 years of age.



- SB 1020 ✗ The measure would have specified that a producer may not sell, offer for sale, or distribute in or into this state an inhalant delivery system unless a specified refund value was clearly indicated on the inhalant delivery system, its label, or its packaging, and the producer had participated in an inhalant delivery system producer responsibility organization that successfully implemented an inhalant delivery system producer responsibility program. The measure also would have specified that a retailer may not sell an inhalant delivery system to a consumer unless the specified refund value was clearly indicated on the inhalant delivery system, its packaging, or its label and it would have required a retailer to collect from a consumer at the point of retail sale the specified refund value and remit to the inhalant delivery system producer responsibility organization the specified refund value.
- HB 2971 ✓ The measure redefines "net worth" for purposes of laws related to depositories of public funds and securities. It modifies the allowable investments for certain financial institutions, including removing the 20 percent of stockholders' equity restriction on investments in obligations from other states or public bodies in the United States.
- HB 3370 ✓ The measure permits a credit union's board of directors to delegate the duty to consider reinstatement of an expelled member. The measure prohibits the chair of the board of directors of the credit union from serving on the supervisory committee.
- HB 3431 ✗ The measure would have changed the meaning of news publication for the purpose of making a public notice to be publications that circulate in print or digital format, conduct local news coverage where 25 percent of total news is locally and originally composed, and publish in English for dissemination to local, transmitted, or legal news on a regular basis, at least once a week over a period of 12 months.
- HB 3447 ✓ The measure requires a business or an employee of a business that makes retail sales of nitrous oxide canisters that an individual may directly inhale nitrous oxide from to verify that the individual is at least age 18 before selling or delivering the nitrous oxide canister. The measure specifies that if the retail sale of this type of nitrous oxide canister is made through an online ordering system for delivery to an individual in Oregon, the business making the retail sale may not complete the delivery unless the business, or the employee or agent of the business making the delivery, first obtains the signature of the recipient and verifies that the recipient is at least age 18.





- HB 3588** ✓ The measure directs the Secretary of State to accept a Commercial Mail Receiving Agency (CMRA) as a business entity's principal office if the physical street address of the business entity's principal executive offices is the same as that of the CMRA. The measure directs the Secretary of State to protect such addresses from public disclosure if requested.

## Incentive Programs

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- HB 3049** ✗ The measure would have changed eligibility criteria and application requirements relating to the taxable income exemption for businesses in economically challenged parts of the state.
- HB 3329** ✗ The measure would have increased the allowable amount of tax credits for certified film production contributions from \$20 million to \$28 million.

## Insurance

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- SB 831** ✓ The measure requires a person who has ultimate control of an insurer that is required by law to register with the Director of the Department of Consumer and Business Services (DCBS) to file a group capital calculation with the chief insurance regulatory official with the registration, unless otherwise exempted. It requires that a person who has ultimate control of an insurer that is required by law to register with DCBS and who meets the scope criteria for a specified liquidity stress test framework must conduct a test in accordance with the liquidity stress test framework and file the results of the test with the chief insurance regulatory official, concurrent with registration. The measure prohibits disclosure of specified information and defines key terms.
- SB 904** ✓ The measure adds school districts to the list of self-insured employers who may apply for exemption from the rule requiring self-insured employers to establish proof of financial ability with the Director of the Department of Consumer and Business Services.



- HB 2128** ✓ The measure updates and standardizes travel insurance laws and creates definition for travel insurance. It specifies what features must be disclosed, how those features are described, if there is travel insurance included, and contact information for who can assist a customer for any travel protection plan. The measure specifies how travel insurance can be marketed and what advertisement materials must include. It requires disclosure if a policy excludes preexisting conditions, allows the opportunity to cancel if travel has not started, and specifies acceptable and unlawful practices. The measure establishes that travel insurance must be classified and filed as inland marine line of insurance except for when it provides coverage for sickness, accident, disability, or death during travel either exclusively or with related coverage for emergency evacuation, repatriation of remains, or incidental limited property and casualty benefits. It allows an insurer to set up blanket, group, or individual travel insurance policies and establish underwriting standards. It specifies that travel assistance services are not insurance. The measure establishes licensing requirements to solicit, offer, negotiate, or sell travel insurance as a limited lines travel insurance producer and for travel insurance administrators. Operative on January 1, 2026. Takes effect on the 91st day following adjournment sine die.
- HB 2130** ✓ The measure increases the amount that the Oregon Insurance Guaranty Association would be obliged to pay to a cap of \$600,000 if one of their member insurers becomes insolvent on or after January 1, 2025, and establishes the Oregon Insurance Guaranty Association's responsibilities to cyber security insurance policies.
- HB 2563** ✓ The measure requires an insurer that renews an existing qualified policy with an insured to give a clear and reasonable written explanation for any increase in the premium the insured must pay upon renewal upon the insured's request. The measure describes what a clear and reasonable written explanation must include. It requires an insurer, on an offer to renew and on the first invoice following renewal, to include a prominent and conspicuous statement that tells the insured that the insured may ask the insurer or the insurer's agent in writing for an explanation of any premium increase. An insurer must respond to the insured's written request within 20 days after receiving the request. It permits the Department of Consumer and Business Services (DCBS) to make rules prescribing the form, format, and content of the written explanation and statement. The measure also requires DCBS to adopt rules requiring periodic data reporting from insurers and rules to implement the requirements of this measure.
- HB 3089** ✗ The measure would have defined wildfire risk as it related to homeowner insurance.



- HB 3423** ✗ The measure would have prohibited using credit history, sex, gender, or marital status in determining eligibility, premiums, or rates for a motor vehicle liability insurance policy. It would have outlined what motor vehicle liability insurance policy means and what it does not include.

## Marijuana Regulation

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- SB 557** ✗ The measure would have required one of the nine commissioners of the Oregon Liquor and Cannabis Commission (OLCC) to hold a license to produce, process, or sell marijuana items.
- SB 558** ✓ The measure allows licensed marijuana producers, processors, wholesalers, and retailers to exchange samples and products with other licensees and marijuana workers under specific conditions.
- SB 870** ✓ The measure exempts marijuana worker permit holders' residential address and personal phone number from public disclosure.
- SB 907** ✓ The measure requires that applications for psilocybin and marijuana licensed premises include the notarized written signature of the property owner.
- HB 3724** ✓ The measure directs the Oregon Liquor and Cannabis Commission (OLCC) to expand their rules around regulating and prohibiting advertising marijuana items to minors.

## Professional Licensure

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- SB 13** ✗ The measure would have required that a professional licensing board that regulates an occupational or professional service that requires up to a high school diploma or equivalent for licensure, certification, or other authorization to provide the occupational or professional service consider an applicant's relevant experience in lieu of the required education.
- SB 481** ✗ The measure would have prohibited a person from providing earned income access services or otherwise acting as a service provider in Oregon unless the person obtained a license. It would have provided exceptions to this license requirement.
- SB 797** ✓ The measure modifies Oregon laws regulating the licensing of certified public accountants and public accountants and makes additional technical and conforming amendments.



- SB 864** ✓ The measure requires a licensed landscape contracting business to file a surety bond or an irrevocable letter of credit with the State Landscape Contractors Board. The measure specifies that the amount of the surety bond or letter of credit must be \$20,000 for an applicant or licensed landscape contracting business and makes conforming amendments.
- SB 872** ✓ The measure authorizes the Oregon Mortuary and Cemetery Board to issue reprimands, license limitations, and conditions of probation in licensee disciplinary actions. It also allows emergency suspensions and increases the per violation civil penalty cap to \$5,000. The measure sets notice and time requirements that the Board must adhere to and clarifies that disciplinary proceedings are contested case proceedings under the Administrative Procedures Act. It also makes conforming amendments to statutes authorizing trainee registrations and certificate of removal registrations.
- SB 950** ✓ The measure specifies requirements for sign language interpreters from other states to practice in Oregon, adds provisions for an interpreter-in-training license, repeals provisions for specialty licenses, and modifies renewal requirements.
- SB 951** ✓ The measure restricts individuals who are not licensed medical providers from owning or controlling medical practices and prohibits noncompetition and non-disparagement agreements between practices and licensees.
- Note:** This measure is cross-listed in the Summary of Legislation Summary Report on Health Care.
- SB 957 A** ✗ The measure would have made a noncompetition agreement void and unenforceable as between a business and a licensee of the Oregon Medical Board (OMB) except if the licensee had provided direct patient care services, had at least a five percent ownership interest in the business, and the agreement would have otherwise been valid under Oregon law. The measure would have applied to noncompetition agreements entered into before, on, or after the measure's effective date.
- Note:** Similar provisions of this bill enacted as part of [HB 3410](#). This measure is cross-listed in the Summary of Legislation Summary Report on Health Care.
- HB 2141** ✗ The measure would have created a program to register commercial interior designers through the State Board of Architect Examiners. It would have defined "commercial interior design" and "registered commercial interior designer" and required the registered commercial interior designer to acquire a stamp that along with a signature would constitute the designer has control over the content of a technical submission.



- HB 2338** ✓ The measure allows the Board to refuse to issue or renew, or to suspend or revoke, a certificate for specified conduct and adds the disciplinary processes for registered tax aides to current law.
- HB 2373** ✓ The measure limits a timeshare sales agent to working under a supervising principal real estate broker and establishes the responsibilities of the parties. The measure exempts a nonlicensed individual transferring a timeshare in certain circumstances or selling a timeshare they own from the licensing requirements. The measure allows the Real Estate Commissioner to issue a limited license to a timeshare sales agent.
- HB 2380** ✓ The measure creates a provisional certificate to be offered by the Board of Cosmetology permitting a provisional certificate holder to work under the supervision of an active certificate holder in the same field of practice. It requires the Board to adopt rules that establish a process for the Health Licensing Office to issue a provisional certificate and that sets requirements for and enables a practitioner to supervise the holder of a provisional certificate. The measure requires an applicant to live at least 50 miles from a school that offers a program in the field of practice and to pay a fee. The measure requires a provisional certificate holder to only practice in the field they have a provisional certificate for, but they may hold multiple provisional certificates. It requires the number of supervised hours to be credited equally to educational hours applied to the requirement for the issuance of a certificate.
- HB 3410** ✓ The measure makes changes to the noncompetition agreements, management services organization, and effective date provisions of SB 951 (2025).  
**Note:** This measure is cross-listed in the Summary of Legislation Summary Report on Health Care.
- HB 3830** ✗ The measure would have established that an individual not lawfully present in the United States is eligible for authorization to provide an occupational or professional service. A licensing board could not have denied authorization issuance by a licensing board because of an individual's immigration or citizenship status. The measure would have required a professional licensing board to not disclose an applicant's federal identification number except for specific instances. The measure would have required an applicant's federal identification number to be confidential and exempt from public disclosure. It would have established that an individual not lawfully present in the United States may not be denied a state or local public benefit based solely on the individual's immigration or citizenship status.



## Public Contracting

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- SB 460** ✗ The measure would have exempted workers on public works projects who were participants in a pre-apprenticeship program from prevailing rate of wage laws.
- HB 2425 A** ✗ The measure would have established an 11-member Task Force on Ethical Procurement to devise methods for verifying the identities of manufacturers, distributors, vendors, or suppliers of products that public bodies procure in this state, with particular emphasis on electric vehicles (EV), solar photovoltaic energy systems, and other electric products and which would have ensured that public bodies do not procure products, including EV, solar photovoltaic energy systems, or other electric products, in which production, including the mining of constituent materials and sourcing of parts, assembly, transportation, or sale of the products used or involved forced labor or oppressive child labor.
- HB 2565** ✓ The measure exempts federally funded research and development centers included by the National Science Foundation in the Master Government List of Federally Funded Research and Development Centers from the Public Contracting Code.
- HB 2680** ✓ The measure requires that a public agency that provides public funds to install, repair, or remodel a fenestration product or system in a public building that a public agency constructs, remodels, or repairs and owns or leases on a public works project of \$25 million or more for new construction and \$5 million or more for remodel work, to require the following: the contractor must have all licenses and insurance required in Oregon and have a national certification as a glazing contractor, and at least one of the workers or technicians must have a national certification as an architectural glass and metal technician. The measure also requires the contractor to demonstrate that 25 percent of the contractor's employees have a national certification as an architectural glass and metal technician. The measure defines "fenestration product or system," "national certification," "public agency," and "public funds."
- HB 3646** ✓ The measure adds entities in which employees own at least 50 percent of the ownership interest directly or through an employee stock ownership plan, to the list of sources to which a contracting agency may give preference in procuring goods or services for public contracts.



## Sales

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SB 425	✗	The measure would have prohibited a merchant from charging or collecting a fee when a person uses a credit or debit card to pay for goods or services if the merchant did not accept payment for goods or services in cash.
SB 430	✓	The measure specifies that a person who offers or sells goods or services online may not advertise, display, or offer a price for the goods or services that does not include all fees or charges that a purchaser must pay to complete a transaction for the goods or services, except taxes or fees that a governmental body imposes on a transaction, reasonable charges that the person actually incurs to ship the goods or provide the services, or a service fee calculated by distance or purchaser's selections that must still be disclosed before a customer agrees to the purchase. The measure specifies exemptions.
SB 1032	✓	The measure prohibits an entity that makes retail sales of aerosol dusters that contain 1,1-Difluoroethane (DFE) from selling them to a person who is under age 18.
SB 1176	✓	The measure requires the Bureau of Labor and Industries (BOLI) to conduct ongoing advertising and education efforts to inform businesses and the public about the legal obligation for places of public accommodation to accept cash as payment for goods and services. The measure provides that BOLI must continue these efforts until it determines a high rate of compliance exists.
HB 2709	✗	The measure would have required sellers of extended warranties to know that the warranty would be valid on the vehicle being sold to receive a fee for the warranty.
HB 3533 A	✗	The measure would have required a person who offers or sells consumer goods or services to a resident of Oregon to include all fees and charges that the resident must pay to complete the transaction, other than governmental taxes or fees or reasonable charges to ship or provide the goods or services. It would have made a violation or noncompliance of this requirement an unlawful trade practice under the Oregon Unlawful Trade Practices Act. The measure would have excluded financial institutions; mortgage brokers, mortgage bankers, or licensees; and persons who provide broadband internet access services if they were compliant with specified federal laws.
HB 3647	✗	The measure would have required a person running a service station to display a sign visible from the street and visible at or near each dispensing device.





## Trade

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- HB 2689**     ✗     The measure would have directed the Oregon Department of Agriculture (ODA) to establish and implement a domestic trade program to promote Oregon-made food and beverage products, complete a study on the competitiveness of food and beverage processing, and send a report to the Legislative Assembly with recommendations related to the industry.
- HB 3100**     ✗     The measure would have appropriated \$3.2 million to Oregon Business Development Department (OBDD) to develop unified trade strategy in collaboration with other agencies and stakeholders.

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