

**SENATE COMMITTEE ON GENERAL GOVERNMENT,
CONSUMER, AND SMALL BUSINESS PROTECTION**

February 27, 2013
3:00 PM

Hearing Room B

MEMBERS PRESENT: **Sen. Chip Shields, Chair**
 Sen. Larry George, Vice-Chair
 Sen. Herman Baertschiger
 Sen. Laurie Monnes Anderson
 Sen. Floyd Prozanski

STAFF PRESENT: **Channa Newell, Committee Administrator**
 Jenny Craig, Committee Assistant

MEASURES/ISSUES HEARD: **SB 558 – Public Hearing**

Recording Log

3:04:13 PM Meeting Called to Order by Chair Shields

3:05:03 PM **SB 558 - Public Hearing**

3:05:07 PM Channa Newell, Committee Administrator

3:05:28 PM Chair Shields

3:06:31 PM {Exhibit} 1-2: Senator Diane Rosenbaum, Senate Majority Leader, Senate District 21

3:10:33 PM {Exhibit} 3: Senator Lee Beyer, Senate District 6

3:15:36 PM Chair Shields

3:15:37 PM Senator Brian Boquist, Senate District 12

3:19:28 PM Chair Shields

3:20:09 PM Representative Paul Holvey, House District 8

3:22:30 PM Chair Shields

3:22:52 PM {Exhibit} 4: Ellen Rosenblum, Attorney General, State of Oregon

3:29:38 PM Chair Shields

3:29:45 PM Rosenblum

3:29:48 PM Chair Shields

3:30:42 PM {Exhibit} 5-7: Sybil Hebb, Oregon Law Center

3:46:41 PM Chair Shields

3:47:36 PM Chair Shields

3:47:46 PM {Exhibit} 8-9: Angela Martin, Economic Fairness Oregon

3:54:51 PM Chair Shields

3:54:52 PM Sen. Baertschiger

3:55:19 PM Martin
3:55:53 PM Chair Shields
3:55:58 PM Martin
3:56:00 PM Chair Shields
3:56:04 PM Sen. Prozanski
3:57:05 PM Hebb
3:59:16 PM Sen. Prozanski
3:59:43 PM Hebb
4:00:30 PM Chair Shields
4:00:39 PM Hebb
4:00:54 PM Chair Shields
4:01:00 PM {Exhibit} 10: Carlos Garcia, Homeownership Support Program Manager,
Hacienda Community Development Corporation
4:06:50 PM Chair Shields
4:07:28 PM Garcia
4:07:31 PM {Exhibit} 11-15: Chair Shields
4:08:05 PM Vice-Chair George
4:08:28 PM Garcia
4:09:46 PM Vice-Chair George
4:10:23 PM Garcia
4:11:41 PM Vice-Chair George
4:11:43 PM Chair Shields
4:11:46 PM Sen. Baertschiger
4:11:59 PM Garcia
4:12:05 PM Sen. Baertschiger
4:12:31 PM Garcia
4:13:23 PM Sen. Baertschiger
4:13:24 PM Chair Shields
4:13:29 PM {Exhibit} 16: Marie Strausbaugh, resident, Milwaukie, Oregon
4:13:40 PM Chair Shields
4:13:44 PM Strausbaugh
4:18:16 PM Chair Shields
4:18:22 PM Sen. Prozanski
4:18:30 PM Strausbaugh
4:18:33 PM Sen. Prozanski
4:18:36 PM Strausbaugh
4:18:38 PM Sen. Prozanski
4:18:39 PM Strausbaugh
4:18:42 PM Sen. Prozanski
4:18:47 PM Strausbaugh
4:18:48 PM Sen. Prozanski
4:18:51 PM Strausbaugh
4:18:52 PM Sen. Prozanski
4:18:56 PM Strausbaugh
4:18:56 PM Sen. Prozanski
4:19:02 PM Strausbaugh

4:19:16 PM Sen. Prozanski
4:19:17 PM Chair Shields
4:19:50 PM Chair Shields
4:19:57 PM Ken Trautman, CEO, President, and Founder, People's Bank of
Commerce
4:26:08 PM Chair Shields
4:26:14 PM Paul Cosgrove, Oregon Banker's Association, Independent Community
Banks of Oregon, and Oregon Financial Services Association
4:26:44 PM Chair Shields
4:27:11 PM Vice-Chair George
4:27:24 PM Chair Shields
4:27:25 PM Cosgrove
4:29:27 PM Chair Shields
4:29:33 PM Trautman
4:32:52 PM Chair Shields
4:32:59 PM Janine Leaper, resident, Multnomah County
4:35:10 PM Chair Shields
4:35:14 PM Sen. Baertschiger
4:35:50 PM Trautman
4:36:35 PM Sen. Baertschiger
4:36:42 PM Trautman
4:38:40 PM Sen. Baertschiger
4:39:22 PM Chair Shields
4:39:24 PM Sen. Prozanski
4:40:02 PM Trautman
4:41:03 PM Cosgrove
4:41:55 PM Sen. Prozanski
4:42:36 PM Cosgrove
4:43:29 PM Sen. Prozanski
4:43:56 PM Chair Shields
4:44:01 PM Trautman
4:44:10 PM Chair Shields
4:44:13 PM Vice-Chair George
4:45:14 PM Cosgrove
4:46:41 PM Chair Shields
4:46:44 PM Sen. Monnes Anderson
4:47:44 PM Cosgrove
4:48:20 PM Chair Shields
4:48:51 PM Trautman
4:48:52 PM Chair Shields
4:49:35 PM Janet Borth, Assistant Attorney General, Oregon Department of Justice
4:49:48 PM {Exhibit} 17: Kelly Harpster, attorney, Harpster Law LLC
4:51:09 PM Chair Shields
4:51:28 PM Harpster
4:52:25 PM Chair Shields
4:52:30 PM Harpster

4:52:34 PM Chair Shields
4:52:37 PM Harpster
4:59:09 PM Chair Shields
4:59:34 PM Harpster
5:02:02 PM Chair Shields
5:02:43 PM Nancy Baker-Krofft, resident
5:07:42 PM Stacey Phillips, Oregon Foreclosure Action Group
5:09:29 PM {Exhibit} 18-26: Chair Shields
5:10:40 PM {Exhibit} 27: Witness Registration
5:10:41 PM The following written testimony is submitted for the record without public testimony:
5:10:42 PM {Exhibit} 28: Katharine Moore, Salem Area Housing Resources
5:10:43 PM Meeting Adjourned by Chair Shields

Exhibit Summary

3:06:31 PM {Exhibit} 1: SB 558, written testimony, Sen. Diane Rosenbaum, 2 pp
3:06:31 PM {Exhibit} 2: SB 558, online article, Oregonlive.com, Sen. Diane Rosenbaum, 1 p
3:10:33 PM {Exhibit} 3: SB 558, online articles, Oregonlive.com, Sen. Lee Beyer, 2 pp
3:22:52 PM {Exhibit} 4: SB 558, written testimony, Ellen Rosenblum, 2 pp
3:30:42 PM {Exhibit} 5: SB 558, written testimony, Sybil Hebb, 1 p
3:30:42 PM {Exhibit} 6: SB 558, written testimony, Sybil Hebb, 4 pp
3:30:42 PM {Exhibit} 7: SB 558, written testimony, Sybil Hebb, 6 pp
3:47:46 PM {Exhibit} 8: SB 558, written testimony, Angela Martin, 8 pp
3:47:46 PM {Exhibit} 9: SB 558, written testimony, Angela Martin, 1 p
4:01:00 PM {Exhibit} 10: SB 558, written testimony, Carlos Garcia, 2 pp
4:07:31 PM {Exhibit} 11: SB 558, written testimony, Jesse Beason, 1 p
4:07:31 PM {Exhibit} 12: SB 558, written testimony, Victor Merced, 1 p
4:07:31 PM {Exhibit} 13: SB 558, written testimony, Oregon Opportunity Network, 1 p
4:07:31 PM {Exhibit} 14: SB 558, written testimony, Richard Fernández, 1 p
4:07:31 PM {Exhibit} 15: SB 558, written testimony, Carrie Heltzel, 1 p
4:13:29 PM {Exhibit} 16: SB 558, written testimony, Marie Strausbaugh, 2 pp
4:49:48 PM {Exhibit} 17: SB 558, written testimony, Kelly Harpster, 3 pp
5:09:29 PM {Exhibit} 18: SB 558, written testimony, Steve Schlag, 2 pp
5:09:29 PM {Exhibit} 19: SB 558, written testimony, William Ball, 2 pp
5:09:29 PM {Exhibit} 20: SB 558, written testimony, Janet Byrd, 2 pp
5:09:29 PM {Exhibit} 21: SB 558, written testimony, Karen Pierce Cooper, 4 pp
5:09:29 PM {Exhibit} 22: SB 558, written testimony, Stephanie Hampton, 1 p
5:09:29 PM {Exhibit} 23: SB 558, written testimony, Emily Reiman, 2 pp
5:09:29 PM {Exhibit} 24: SB 558, written testimony, Martha Shelley, 1 p
5:09:29 PM {Exhibit} 25: SB 558, written testimony, Gerry and Cyndy Sticka, 1 p
5:09:29 PM {Exhibit} 26: SB 558, written testimony, Nanina Takla, 2 pp
5:10:40 PM {Exhibit} 27: SB 558, witness registration, staff, 3 pp
5:10:42 PM {Exhibit} 28: SB 558, written testimony, Katharine Moore, 1 p

