

Testimony in Support of HB2285
Submitted by: Pamela Leavitt, Northwest Credit Union Association
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The Northwest Credit Union Association is submitted comments in support of HB2285.

Credit unions are not-for-profit financial cooperatives, organized to meet the needs of their members. They are democratically owned and controlled institutions, governed by its members. Oregon's 59 credit unions serve over 2 million members – your constituents. Credit unions provide the financial services consumer need and want – home loans, car loans, business loans, savings and checking accounts, financial counseling and financial education programs.

The Northwest Credit Union Association supports legislative solutions to address the problem of zombie homes. As community lenders, we share the many concerns of elected officials and are committed to working together with city and county leaders as well as law enforcement to find appropriate solutions.

HB2285 offers a powerful tool for cities and counties to do just that. It provides appropriate due process for property owners, lenders, tenants, and other interested parties. It does not unduly burden any one party for the benefit of others, and it creates a legal framework of authority for the receiver to maintain the property until it is sold. HB2285 is the right tool for the job.

Thank you.