# FISCAL IMPACT OF PROPOSED LEGISLATION

# 81st Oregon Legislative Assembly - 2021 Regular Session

Legislative Fiscal Office

Only Impacts on Original or Engrossed Versions are Considered Official

Measure: HB 2009 - A12

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Date: May 3, 2021

#### **Measure Description:**

Establishes temporary limitations on lenders' remedies for borrowers' failures to make payments on obligations secured by mortgages, trust deeds or land sale contracts for certain real property.

# **Government Unit(s) Affected:**

Department of Consumer and Business Services (DCBS), Housing and Community Services Department (HCSD), Oregon Judicial Department (OJD), Department of Justice (DOJ)

# **Analysis:**

The proposed legislation has been determined to have

# MINIMAL EXPENDITURE IMPACT

on state or local government.

While this individual measure has a "Minimal" fiscal impact, an agency may incur a net fiscal impact greater than minimal depending on the cumulative impact of all measures enacted into law that affect the agency.

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