



# 2025-2026 LEGISLATIVE POLICIES

Adopted by the Board of Directors November 14, 2024

OREGON REALTORS®  
2025/2026 LEGISLATIVE POLICY STATEMENTS

GENERAL

The Oregon REALTORS® is dedicated to the right and opportunity of individuals to own real property as guaranteed by the Constitutions of the United States of America and the State of Oregon.

Consistent with that dedication, we, the members of the Oregon REALTORS®, offer the benefit of our knowledge of real estate, our experience, and our technical resources to the public and to the government which serves them. The following statement of principles is provided so that others may better understand our legislative policies:

We believe in a free enterprise system that best allocates resources to the mutual benefit of all Oregonians when free from undue intervention by government. We believe that excessive taxation and government regulation, arbitrary rules and complex procedures unnecessarily burden property owners and the business community, increase consumer costs and are counterproductive.

We believe property ownership serves as the cornerstone of democracy and should be accorded the value it thus deserves. We believe property ownership contributes to community responsibility, civic, economic, business and employment stability, family security and personal wellbeing. We believe every individual should have the opportunity to live in safe and affordable housing and therefore support healthy residential and commercial real estate markets served by an ample supply of affordable and accessible financing. We firmly believe that no person should ever be denied the right to rent or own the real property of their choice because of race, color, religion, sex, sexual orientation, national origin, marital status, familial status, source of income or disability. We firmly believe in advancing equal opportunity in housing for the benefit of all people and will therefore support means that strive to achieve these ends.

Homeownership has historically been the cornerstone of the American Dream – and it remains the same today. Homeownership positively benefits both individuals and society as a whole. In addition to the commonly acknowledged financial benefits, such as wealth accumulation, homeownership plays a vital role in building strong, stable, and healthy communities. For many individuals, owning a home represents stability, independence, and freedom.

We must ensure an adequate supply of homes to make certain that everyone has the opportunity to become a homeowner and access the potential for generational wealth development. The primary driver of the housing shortfall has been the long-term decline in the construction of single-family homes of all types. Recent policies strive to increase density, which has improved the capability for multi-family units and rentals, but most homeowners do

not desire to be a landlord. As a result, we need to focus on increasing the supply of entry-level single-family homes (detached, attached, condo) in a responsible and sustainable way.

We believe that political stability and the economic prosperity of the citizens of this State are dependent upon the right to own real property and to exercise and enjoy the benefits of that ownership. We support individual property rights, balanced economic growth, an improving standard of living and the need to protect the environment. We believe agricultural needs, social and economic factors and future growth must be considered in development of land use and water policies. We will resist any actions taken or designed to diminish or deny Oregonians the right to own and use real property in a manner consistent with the rights of others.

We support the healthy growth of the Oregon economy. We believe investment in commercial and residential buildings, equipment, and property, coupled with the skill of the people, is necessary to increase the standard of living, create jobs and raise household income. We therefore support changes in tax policy that encourage savings, investment, and home ownership. We will advocate for a recognition among lawmakers that the housing market is a comprehensive system.

## OREGON REAL ESTATE AGENCY/LICENSING LAWS

### EXISTING POLICIES

1. Support a regulated, safe industry of independent, well-educated and continuously trained real estate professionals appropriately licensed by the state through an adequately funded and staffed real estate agency.
2. Support license laws that are consistent with current real estate practices including the ability to give opinions of value and provide insight to clients based upon licensee knowledge or experience and be free from prejudicial publication of licensing information without due process of law.
3. Support legislation that ensures the Oregon Real Estate Agency continues to work with the Real Estate Board to set policy, budgets, and administrative rules.
4. Oppose legislation that expands the authority of the Oregon Real Estate Agency, Real Estate Board or Real Estate Commissioner to impose civil fines on Oregon real estate licensees.
5. Support or introduce legislation that clarifies the existing rights and responsibilities of principal real estate brokers within the electronic licensing system of the Oregon Real Estate Agency.
6. Support or introduce legislation that provides the necessary resources to implement a mechanism that allows continuing education course providers to submit a real estate licensee's verification of course completion directly to OREA on behalf of a real estate licensee that completed their course. Such legislation must not exempt the course provider from the requirement that they provide a copy of the verification of course completion to the real estate licensee who has completed the course.
7. Support or introduce legislation that improves the OREA complaint process, and particularly legislation which allows complaints against licensees to remain confidential to the public and ensures a more substantive review of filed complaints before a formal investigation is initiated.
8. Oppose legislation requiring that brokers be classified as employees of a brokerage or otherwise limit the ability of brokers to be classified as independent contractors.
9. Introduce legislation requiring at least two hours of training on state and federal fair housing laws in order to renew an active real estate license or to reactivate a license for the first time since the license was renewed to an inactive status.

## REAL ESTATE FINANCE

### EXISTING POLICIES

1. Support appraisal, lien law, and forfeiture legislation that promotes and protects the ability of lenders and lien holders to provide consumer-oriented real estate financing without undue restraint, and which provides fair and impartial consumer protection.
2. Support or introduce legislation to protect purchasers of real property from undisclosed liens, assessments, and encumbrances.
3. Support loan programs, tax incentives, and general policies that benefit consumers, provide greater access to homeownership, and provide incentives for lenders to provide construction and take-out loans for low and moderate-income borrowers and non-conforming housing.
4. Support legislation to ensure that seller financing remains a viable option for purchasers of real property.
5. Oppose statutory changes to the Mortgage Interest Deduction including, but not limited to, alteration or elimination of the Mortgage Interest Deduction for owners of multiple homes, and implementation of means testing.
6. Oppose efforts to limit or eliminate itemized deductions on Oregon tax returns.
7. Oppose legislation designed to reduce incentives for private investment in Qualified Opportunity Zones in Oregon.
8. Oppose legislation that may create a disincentive regarding, or otherwise discourage, tax deferred like-kind exchanges under Internal Revenue Code Section 1031.
9. Support legislation that would require the completion of a financial literacy course that includes content about credit, financial freedom, and wealth development to high school or secondary school.
10. Support legislation to encourage institutional real estate investors to sell homes they own to an owner occupant.
11. Support legislation to increase the capital gains exemption to at least \$1,000,000.
12. Support or introduce legislation to meaningfully regulate the production and delivery of homeowners association documents in applicable real estate transactions.
13. Support or introduce legislation to ensure that any required or allowed compensation structures as determined by the National Association of REALTORS® and the U.S. Department of Justice are made to be or remain legally compliant compensation structures in Oregon.

## ENVIRONMENT AND NATURAL RESOURCES

### EXISTING POLICIES

1. Support legislation, including but not limited to asbestos, lead paint, wood stoves, underground storage tanks and seismic zoning that: (a) promotes clear and reasonable standards; (b) is no more restrictive than necessary; (c) requires appropriate licensing and certification of inspectors and abatement contractors; (d) protects the rights of existing property owners; (e) ensures public information is available to existing property owners; and (f) emphasizes education, notification, and voluntary clean-up and decommissioning programs over mandatory inspection and removal.
2. Support legislation initiating financing or other incentives for clean-up of environmental hazards including, but not limited to, decommissioning of underground storage tanks, replacement of damaged or defective septic systems or connection to piped waste infrastructure, removal of uncertified wood stoves and the continuation of existing programs with other financing sources, or other incentives, if necessary.
3. Support legislation that requires peer reviewed scientific data and studies in order to implement environmental regulations on private property. This includes providing for reasonable means of mitigation that will allow private property owners to attain the highest and best use of their property.
4. Support proposals to help address the threats posed by pollution, including the substantial risks to housing, home and property values, insurance rates, and the economy in Oregon. Proposals shall include for reasonable means of mitigation that will allow private property owners to attain and maintain the highest and best use of their property. 5. Oppose legislation that would limit energy choice.
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## HOUSING

### EXISTING POLICIES

1. Support or introduce legislation that increases the annual quantity of housing development, especially the development of entry-level single-family homes, to levels that will ensure an adequate supply of current and future housing through the reduction of barriers to housing development or the creation of incentives for increased housing development.
2. Support improved private and public funding of, investment in, and equal siting opportunities for, all types of safe and affordable housing.

3. Support legislation that fosters incentive-based energy conservation and innovation in sustainable building, including but not limited to the physical structure of the housing unit and the underlying infrastructure. In order to preserve a uniform, statewide building code, oppose any request, by any jurisdiction, for a local exemption from the state building code.

4. Support legislation and the effective implementation of legislation that requires local jurisdictions to adequately account for the current and future housing needs of their communities and to develop and implement housing production strategies to meet those needs.

5. Support legislation that encourages employment in the building and construction trades by improving and expanding access to building and construction related career technical education for youths and adults, offering licensing incentives, and utilizing additional means to increase the number of skilled workers available to build and maintain homes in Oregon.

6. Support or introduce legislation that increases the viability of condominium and attached single-family home development by reducing the potential liability against developers for construction defects.

7. Support legislation that increases opportunities for and access to homeownership for all Oregonians, with an emphasis on entry-level single-family homes of all types.

8. Support legislation to assess the effectiveness and housing price impacts of system development charges.

## LANDLORD/TENANT

### EXISTING POLICIES

1. Support simple and clear landlord/tenant regulations that protect landlords who exercise reasonable care in selection of tenants and supervision and control of their properties and client trust accounts and prevent further imposition of rent controls in any form, including measures that are designed to influence the amount of rent that a landlord can charge at any level of government.

2. Support or introduce legislation to repeal any rent control measures.

3. Support or introduce legislation to reduce the requirement for 90-day termination to 45-day termination after the first year of tenancy when a home is sold to a person moving in as a primary resident.

4. Oppose efforts to further limit the rights of landlords to terminate tenancies.

## BUSINESS REGULATION AND TAXATION

### EXISTING POLICIES

1. Support the reduction, stabilization and equalization of all types of taxes on businesses, independent businesspeople and property to promote a reasonable and equitable distribution of the costs of public services.
2. Oppose unnecessary prohibitions and restrictions on solicitation and or the collection of fees for real estate consulting or other licensed professional real estate services.
3. Oppose the entry of non-traditional entities into the real estate brokerage business without specific legislative safeguards and guidelines that protect the consumer.
4. Oppose statutory real estate forms where such forms are inconsistent with effective real estate practices.
5. Support or introduce legislation to maintain the integrity of a statewide statutory sellers' property disclosure and oppose efforts to allow additional point-of-sale mandates, including mandatory home energy scores, at a local, regional, or state level.
6. Oppose the institution of any new tax or fee on the right, privilege, or act of transferring real property.
7. Support legislation requiring licensing of all loan officers.
8. Support or introduce legislation that promotes and protects the availability and predictability of insurance necessary for homeownership, reduces REALTOR® liability, and avoids unnecessary cost increases.
9. Oppose any effort to repeal or circumvent the statutory preemption prohibiting a city or county from assessing a business license tax or fee on a licensed real estate broker engaged in professional real estate activity as an agent of a principal real estate broker. Initiate or support, as appropriate, legislation necessary to maintain the integrity of the statewide preemption or to further restrict the ability of a city or county from assessing a business license tax or fee.
10. Support legislation that requires accurate and complete record keeping by local jurisdictions for any development-related permits.

### LAND USE AND PRIVATE PROPERTY RIGHTS



## EXISTING POLICIES

1. Support the protection and enhancement of private property rights and investment- backed expectations by opposing any legislation that would work toward or allow a “taking” under the state or federal constitutions, unless the legislation requires formal condemnation proceedings and just compensation. These “takings” may occur either through excessive regulation, by forcing individual property owners to bear a disproportionate share of the cost of public benefits, or by otherwise creating a public interest in private property.
2. Support the existence, validity and benefits of a rural lifestyle as a choice for all citizens of this State by encouraging specific standards and criteria that: (a) promote reasonable development, including housing and resort development; and (b) reduce or eliminate income tests, acreage limitations, arbitrary farm land designations, siting, division and access restrictions, and other state-level regulations that increase costs and complexity and diminish or prevent local control over the appropriate and reasonable use of rural lands.
3. Support legislation that ensures or validates proper management of Urban Growth Boundaries by: (a) requiring expansion when previously inventoried buildable lands are removed from the inventory; (b) requiring provision of urban services to land within an urban growth boundary even if annexation is denied by vote of the general electorate; and (c) requiring the same inventory projections for industrial, commercial, and retail lands as are required for residential lands; (d) ensuring that only lands that are legally and practically capable of development within the planning period are included in Buildable Lands Inventory calculations – which thereby precludes deed restricted properties, CC&R restricted properties, and non-developable lands, and other such conditions.
4. Support or introduce fair and efficient land use legislation by: (a) restricting state agency rulemaking authority; (b) limiting standing at all levels to those directly affected by land use decisions; (c) modernizing the state land use system to further recognize regional differences throughout the state; (d) limiting judicial review of uses allowed in local comprehensive plans; (e) preventing resource goals from being elevated over development goals; (f) demanding coordination and cooperation between agencies and at all levels of government; (g) requiring consideration of economic impacts at least every three years and during all rule making; and (h) providing citizens with timely and meaningful notification of all land use actions.
5. Support or introduce fair and efficient private property rights legislation by: (a) balancing private property rights with environmental threats against public safety; (b) requiring prompt government action on all permits using clear and objective standards and goals; (c) preventing the down-zoning of previously acknowledged property or discontinuation of existing allowed uses or uses of right; and (d) requiring owner control of historic designations to the maximum extent possible.
6. Support the relinquishment by any government agency of all rights, including mineral rights, when any such government agency transfers property to private parties.

## WATER RIGHTS AND POLICY

### EXISTING POLICIES

1. Support the efficient, beneficial use of water in this state by encouraging specific standards and criteria that: (a) recognize the broad spectrum of water uses and issues across the state; (b) balance water issues with private property rights; (c) support multi-use water storage facilities; (d) promote cooperative financing that both protect fish and provide improved delivery systems for individual water users; (e) resolve all water rights applications and transfers in a timely manner; (f) require adequate public and private notice of all actions affecting water issues or individual water rights; and (h) require the State to coordinate water issues across all levels of government, to provide full public review of all resource data and modeling, to adopt a coordinated approach to minimum stream flows and in-stream water rights, all without creating additional bureaucracy.
2. Oppose all attempts to control land use and development by restricting water availability or usage, including but not limited to, water user fees, minimum well flow requirements for obtaining building permits or regulatory or legislative actions that substantially diminish value of private property.
3. Support legislation clarifying state and local regulation and policing of wells and water use and prohibiting entry upon private property by government agencies without reasonable and written notice.
4. Oppose legislation that applies uniform quantitative thresholds, without updated and accurate data for specific basins, to hydrologically connected aquifers for the purposes of determining the availability of groundwater for proposed municipal or other uses.
5. Support legislation that implements sustainable groundwater management through the application of basin-specific program rules that are responsive to local considerations.
6. Support legislation to encourage or incentivize the installation and usage of rainwater catchment systems on private property for domestic uses.