



OREGON FOOD BANK
OREGON HUNGER RELIEF TASK FORCE

Advocacy Alert

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take five

Don't wait for the movie...call your legislators today. Oregon toll-free legislative number: 1-800-332-2313.

This year, the Oregon Legislature could enact several measures that are very important in the fight against hunger. Or many of these bills could be left on the table. The difference may prove to be how many Oregonians contact their state legislators during these final weeks of legislative debate. Word from Salem continues to be that the Legislature is planning on final adjournment in late June, so with this issue of Advocacy Alert we're asking you to help key legislation clear some final legislative hurdles.

For a weekly update on legislative measures, visit www.oregonhunger.org. Updates are posted by late Friday or early Monday each week.

Legislative Yellow Pages

State Legislative Information
1-800-332-2313 (outside Salem)
(503) 986-1000 (in Salem)
www.leg.state.or.us/citizenguide

Members of Congress
Senator Smith
(503) 326-3386
Senator Wyden
(503) 326-7525
Rep. Wu (District 1)
(503) 326-2901
Rep. Walden (District 2)
(541) 776-4646
Rep. Blumenauer (District 3)
(503) 231-2300
Rep. DeFazio (District 4)
(541) 465-6732
Rep. Hooley (District 5)
(503) 588-9100

Action needed on key bills in Oregon Legislature

HB 3139 — Reinstate General Assistance

House Bill 3139 recreates Oregon's General Assistance program to provide temporary bridge funding to Oregonians while they apply for federal benefits under Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI).

SSDI provides benefits to disabled or blind individuals who qualify for benefits based generally on work history. In contrast, SSI provides benefits to low-income disabled, blind, or senior citizens, and typically there is no work requirement. To qualify for SSI an applicant must have low or no income and minimal resources.

SSI and SSDI applicants should anticipate at least one denial when they begin the application process, which can take up to three years. HB 3139 would provide a small benefit to adults applying for SSI or SSDI benefits.

HB 3139 is rewritten from the contents of other bills intended to address bridge funding. This bill passed its original House committee and is now in the budget-writing Ways and Means Committee. Please contact your state legislators, especially if they're members of Ways and Means, and encourage them to support HB 3139.

HB 2469 — Strengthen the Temporary Assis-

tance for Needy Families (TANF) program

House Bill 2469 was amended in the House Human Services and Women's Wellness Committee to include several important new provisions. The bill includes an up-front assessment of TANF applicants, a family SSI track, reinstating pass-throughs of child support payments, and up to \$150 a month for up to a year as a supplement to clients that secure employment.

HB 2469 has gone to Ways and Means where critical decisions about funding will be made. This bill is estimated to cost \$27 million, \$20 million of which is in proposed budgets.

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Fair lending law advancing in the Oregon Legislature

As this issue of Advocacy Alert goes to print, House Bill 2871, the predatory lending cap, will go to the floor of the Oregon House of Representatives for a vote. We have never been this close to ending predatory lending in our state.

More than two years ago anti-hunger advocates and our allies raised serious concerns about high-cost financial services. Low-wage, low-credit families often struggle from paycheck to paycheck and turn to high-cost lenders to help plug the growing gap be-

tween family income and expenses. Long-term financial damage happens when the promise of quick cash turns into the nightmare of looming debt.

Last year, we celebrated when Oregon lawmakers passed the payday loan reform act, which will place reasonable limits on interest rates that payday lenders may charge. But payday lenders have found loopholes in this reform so we must now ensure that the Legislature passes HB 2871, which will re-instate usury limits in Oregon.

The solution

HB 2871 closes the loopholes by establishing a uniform 36 percent interest rate cap on consumer loans. This will level the playing field for all consumers while ensuring a viable market for responsible lenders.

Big-money opposition

National high-cost lenders are sparing no expense to defeat reform efforts. This year, the largest payday lender spent \$10 million on a national media campaign trying to polish its image.

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Action needed on key bills

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Please contact your legislators and ask them to encourage the Ways and Means co-chairs to fully fund this proposal.

HB 2201 — Expand health care coverage to every child in Oregon

House Bill 2201 is the governor's Healthy Kids Plan, which would provide coverage to more than 116,000 Oregon children who currently lack health insurance.

The proposal is to fund the Healthy Kids Plan through an increase of \$.845 in the state cigarette tax, making the total Oregon tax on a pack of cigarettes \$2.025. This would match the state tax now in effect in Washington. HB 2201 also would increase Oregon's non-cigarette tobacco taxes.

On April 26, HB 2201 did not receive enough votes of the full Oregon House of Representatives. Because the bill proposes to increase a

tax, it must receive a three-fifths majority, or 36 votes in the House. The bill got 34 votes.

Health care advocates remain committed to passing this measure and will look for other vehicles in the Legislature.

For updates on the Healthy Kids Plan go to <http://www.healthykidsoregon.org>

HB 3551 — Increase funding for affordable housing

Is it a fee or is it a tax? Or maybe we should say, it used to be a fee but now it's a tax. Such is the saga of House Bill 3551, (originally SB 38).

This bill proposes to increase funding for affordable housing by \$60 million through an increase in the document recording fee used during real estate transactions.

As advocacy efforts to pass this legislation began earlier this year, the document recording fee was considered by the Legislature to be just that, a fee. Recently, the Legislature's Office of Legislative Counsel changed its interpretation of this fee. Now it's a tax. So, why is this change important? Any tax measure must pass the Oregon House and Senate with a three-fifths majority in each chamber. Getting these extra votes on the floor of each chamber is much more difficult than getting the simple majority of votes required to pass a fee bill.

Also, under legislative rules, all tax measures must originate in the House of Representatives. Since Senate Bill 38 was introduced in the Oregon Senate, this particular bill was no longer valid as a vehicle to pass a tax measure and a new House Bill 3551 was written.

Please contact your state representative and let him or her know the \$60 million raised by the document recording fee is critical for hardworking Oregonians to have an affordable place to live.

HB 2634 — Expand the senior farmers' market coupon program

House Bill 2634 would slightly increase, from \$26 to \$30 per year, the value of farmers' market coupons for eligible seniors. Even though this program provides relatively small benefits, it gives seniors improved access to fresh produce while helping support local farmers.

HB 2634 passed out of the House Agriculture and Natural Resources Committee and is now before the Ways and Means Committee.

See this month's 'take five'.

The Advocacy Alert is published jointly by Oregon Food Bank (OFB) and the Oregon Hunger Relief Task Force (OHRTF).

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Fair lending law advancing

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And a large stream of money is flowing straight to Oregon to pay for a misleading campaign aimed at preventing reform in the Oregon Legislature.

One of the TV commercials aimed at defeating the Oregon law features a senior, diabetic woman who claims that a car title loan was the only way she was able to purchase lifesaving medication. This type of misleading ad sends the dangerous message that a 300 percent loan is an ac-

ceptable solution to a medical emergency. Instead, families in such crisis must be given real options that will allow them to meet their needs without falling into an endless cycle of debt.

People speak louder than money

It's time for Oregon to put comprehensive fair lending laws in place in order to protect financially vulnerable consumers. Until HB 2871 reaches the governor's desk we must con-

tinue to speak out for fair lending laws. We will never match the payday lenders dollar for dollar but we have strength in numbers. Every call you make will help send the strong message that it's time to end predatory lending in Oregon.

Take action today by calling your state senator and representative and ask them to support HB 2871.

For more information visit www.paydayloanfairness.org or call 503-239-8029.