

Labor has short agenda for legislative session in Salem

SALEM — No workers' rights legislation is up for discussion in the special session of the Oregon Legislature that began Feb. 4. But that doesn't mean unions are going to sit out the month-long experiment with annual sessions. A handful of issues to be voted on would impact union members and working people.

A bill to reform mortgage industry lending practices is the session's top priority for the Oregon AFL-CIO [See related story below]. And trade union-

ists will also be watching bills that address crime, health care, and the state's response to global warming.

The Legislature is working to craft a response to a tough-on-crime ballot measure submitted by former Republican gubernatorial candidate Kevin Mannix. The Mannix measure would increase penalties for property crimes, burglars and drug dealers, but it would take away discretion of judges and prosecutors, and mandate a new round of prison building that could sap the

state's ability to take care of its other priorities. Estimates are that Mannix's measure could add 4,000 to 6,000 inmates to the state prison system, and cost taxpayers \$128 million to \$200 million a year. The American Federation of State, County and Municipal Employees Oregon Council 75, which represents corrections officers and other public employees, is on board with a compromise put forward by Oregon district attorneys that would be tough on repeat offenders but more lenient with first-time offenders and would stress counseling and rehabilitation for those whose crimes were fu-

eled by drug addiction. The bill would be referred to voters in November as an alternative to Mannix's measure.

Last year, the Oregon AFL-CIO backed a proposal to expand health coverage to Oregon children by raising the cigarette tax. But voters rejected it. Now, the Legislature is considering HB 3614, which would expand the rolls of an existing kids' health program to thousands more children; it will come down to whether lawmakers think the state can afford the \$15 million a year extra.

Labor will also be watching as lawmakers hash out more details of a state

response to climate change. Major state legislation isn't expected until 2009, but a bill being considered this month will direct state agencies to gather information about the state's emissions of greenhouse gases.

"We can't bury our head in the sand and not worry about global warming," said Oregon AFL-CIO President Tom Chamberlain. "We want to be sure we're incentivizing [new green] industries, but also that those industries produce good jobs for Oregonians."

The session is scheduled to end by Feb. 29.

AFL-CIO backs mortgage reforms

SALEM — Following the lead of the national AFL-CIO, Oregon's state labor federation is joining consumer groups in pushing for state-level mortgage reforms to put a stop to lending practices that have put many homebuyers at risk.

At a Feb. 1 meeting of the Oregon Senate Commerce and Labor Committee, Oregon AFL-CIO Secretary-Treasurer Barbara Byrd testified in favor of Senate Bill 1090. SB 1090 would prohibit lenders from making home loans if they don't think borrowers will be able to make payments. It would also put a one-year limit on pre-payment penalties, require that all fees, rates, and payment amounts be clearly disclosed, and ban loan fees of over 5 or 6 percent. Backers have a Web site — www.responsiblehomebuying.com — to explain the details. The bill is sponsored by Sen. Ben Westlund (D-Tumalo), a Democrat who is running for state treasurer.

But mortgage industry professionals packed the room, and protested that the reforms would put them out of business

and curb lending to low-income homebuyers. By the following week, it looked like the bill was in trouble and would end up being watered down. In an amended bill, the loan fee cap was dropped.

No Republican has said they'd sup-

port the reforms, so the bill's backers need Democrats solidly on board to pass the bill. Among Democrats reportedly opposed to the bill were Betsy Johnson in the Senate and Mike Schauler in the House (where Democrats have only a one-vote lead.) Westlund, who began politics as a Republican,

hopes to get some Republican votes for the bill. Westlund aide Stacey Dycus said part of the problem is that lawmakers don't have enough time to learn about the bill because it's being introduced in a special 30-day experimental session. As of press time, the bill's backers were still hopeful that they can get the votes to pass some mortgage reforms, just not all of them.

Still, leaders of the Oregon AFL-CIO expressed surprise that reforms would have any trouble given the current mortgage industry meltdown. The United States may be in the beginnings of a full-blown recession sparked by financial crisis in the mortgage industry. More than 12,000 Oregonians could face foreclosure in the next two-and-a-half years, according to the General Accounting Office. And nearly half of homeowners with adjustable rate mortgages are expecting to have to cut back on everyday expenses like groceries, clothing, and gasoline when their payments increase — according to an AFL-CIO-commissioned national survey by Peter D. Hart Research Associates.

"The goal should be home ownership and stability for homeowners in danger — not protecting the credit industry," says Oregon AFL-CIO President Tom Chamberlain. "Lenders should be expected to offer consumers the loan that is best for the consumer, not the one loaded with the most fees and 'pieces of the action' for the lenders and paperwork processors."

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