



OREGON LAND TITLE ASSOCIATION  
Legislation Adopted in the 2025 Regular Session  
Bills of Interest to Title Companies

The following are summaries of some of the bills passed during the 2025 legislative session, which are of interest to the title industry:

**House Bill 2089**

This Act creates a formal process for former owners of tax-foreclosed real property to recover any surplus money left after the county sells the property and pays off delinquent taxes, interest, and allowable costs. It was adopted to bring Oregon into line with the U.S. Supreme Court's 2023 decision in *Tyler v. Hennepin County*, which held that governments cannot keep "home equity" beyond what is owed in taxes and fees.

Effective date: September 26, 2025

**House Bill 2138**

This Act permits denser residential development in cities. It is a major land use and housing bill that accelerates and expands "middle housing" and other small-scale housing options across cities and certain urban unincorporated areas in Oregon. It aims to increase housing supply by requiring local governments to allow more units on residential lots. It also makes retroactive the 2019 prohibition on private covenants and HOA rules that block middle housing, accessory dwelling units, or higher housing density, so older deed restrictions can no longer be used to prevent these types of housing.

Effective date: July 17, 2025; prohibition on private covenants becomes operative January 1, 2027

**House Bill 3144**

This Act prohibits new private deed restrictions, covenants, or HOA governing documents from banning manufactured homes (mobile homes) or prefabricated structures on lots. It also nullifies certain existing restrictions that allow single-family homes but block these affordable housing types, while extending a state grant program and advisory committee for resolving disputes in mobile home parks and marinas until 2031.

Effective Date: January 1, 2026

**Senate Bill 15**

This Act modifies calculations of the fair market value of simple estate assets by excluding the values of manufactured homes from the asset limits for personal property and including the values of manufactured homes in the asset limits for real property. There is now a combined limit of \$200,000 for manufactured homes and real estate.

Effective date: January 1, 2026

**Senate Bill 165 A**

This Act amends the requirements for the State Land Board to assert title to historically filled lands or assert a right to minerals or geothermal resources in historically filled lands by modifying evidence and notice standards the Board must meet before asserting title. Repeals, on January 2, 2029, the provisions related to assertion of title to historically filled lands by the State Land Board that are required to be completed before December 31, 2025.

Effective Date: May 28, 2025

### Senate Bill 168

This Act softens the requirements for establishing parentage for inheritance purposes by modifying the evidence required to establish parentage in probate proceedings for an intestate estate. It applies to decedents dying on or after the effective date. It also permits holographic wills to be probated with a showing of clear and convincing evidence. These writings must have been executed by or at the direction of a decedent dying on or after the effective date.

Effective date: January 1, 2026

### Senate Bill 347

Disqualifies land from farm use special assessments upon a final civil penalty or judgment of conviction for the illegal growing of marijuana against the landowner or person in possession and control of the land. Provides an exception for a landowner or other obligated taxpayer who reasonably lacked knowledge of the illegal growing of marijuana or promptly notified a law enforcement agency of the illegal growing of marijuana.

Effective date: September 26, 2025