City of Portland

Regulatory Program Changes

Program Overview and Suggested Revisions for Amusement Devices, Secondhand Dealers, Social Games, Payday Lenders, Pay and Park, and Third-Party Food Platforms

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City of Portland
Office of CFO
Revenue Division

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The Revenue Division, within the Office of the CFO, collects revenues to fund essential services and provides regulatory oversight for protection of the public.

We collect over $1.5 billion annually in regional taxes including:

- Arts Education Tax
- Business License Tax
- MultCo Business Income Tax
- MultCo PFA Personal Income Tax
- Metro SHS Business Income Tax
- Metro SHS Personal Income Tax

Revenue also administers a number of regulatory programs, which will be the focus of today's presentation.

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Proposed Changes Summary: Regulatory Program

- Discontinue the Amusement Device program
- Update fees for most other programs, and tie future increases to CPI
- Clarifications and minor changes to the Pay and Park, and Secondhand Dealer code

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Revenue Regulatory Program

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Pay and Park	3 min
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Summary	2 min

Payday Lenders

- Program is intended to minimize the detrimental effects that certain payday lending practices have on individuals and families
- As of February 2026, 5 open Payday Lender accounts
- Accounted for 7% of Regulatory Program revenue in 2024-2025 FY
- Fee has not been updated since inception in 2006 (55% CPI increase)

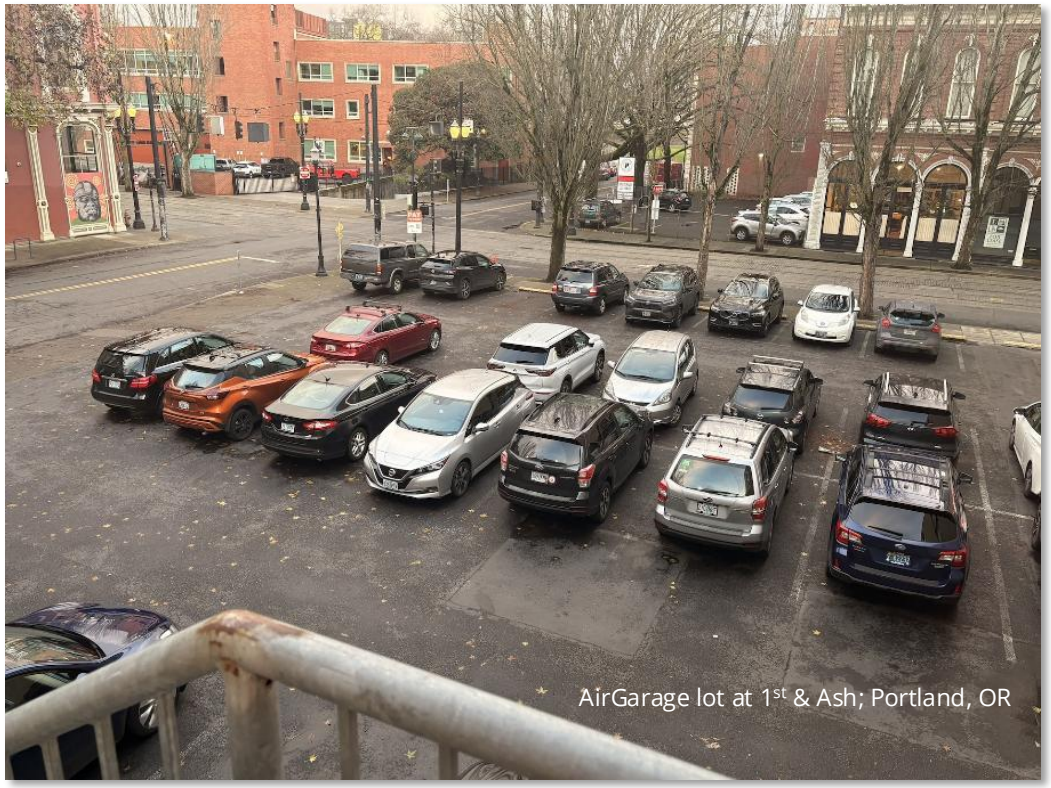
Google Stock Photo

Recommended Payday Lenders Changes & Public Comments

Proposed Code Changes	Public Comment Summary
Increase application fee from $1,500 to $2,400	Opposed, indicating economy is strained and business owners barely covering expenses
Update CPI language for future adjustments	

Pay and Park and Non-Pay Private Parking Facilities

- Program ensures the regulation of parking at Pay and Park and Non-Pay private parking facilities is applied objectively with proper notice; and to protect fairness and convenience for the parking public.
- As of February 2026, there were 11 open Pay and Park accounts with 164 permitted lots.
- In FY2024-25, Pay and Park accounted for 32% of Regulatory Program Revenue
- 50% CPI increase since last fee change (2009)



AirGarage lot at 1st & Ash; Portland, OR

Recommended Pay and Park Improvements

Proposed Code Changes	
Add mandatory grace period of 5 mins	Implement new operator application fee of $400
Require acceptance of physical payments (checks) for penalty payments	Increase annual lot fee from $200 to $400
Require photo capture of penalty placed on vehicle	Mandate business tax compliance
Add specificity regarding ADA payment stickers	Update CPI language for future adjustments
Add provisions for full and accurate vehicle information on penalties issued	Add clarity for “mixed use” lots
Add specificity regarding validation	Specify lot boundaries
Add minimum standard for misc. signage	Require penalty dismissal if no response to parker
Require no pay, no park signage	

Pay and Park Public Comment Process

Public Comment Process	Summary of Public Comments
• Letter to businesses in program to notify of changes, and public comment options	• Parking validation should be treated same as parking payment • Some in favor of grace period if provable, some against, should only apply to large lots, concern this will invalidate many penalties • Mixed opinion on fee increase and operator fee • In favor of photo and signage requirements, mandating Business Tax compliance, acceptance of mail-in payments • Other public suggested changes include updating “model” to “body style” within code, increasing penalty and maximum parking fees, and allowing multiple penalties for obstructing multiple spaces
• Comment form open for 30 days	
• In-person feedback session held 8/24/2026	
Post Council Process	
• Follow up letter outlining final determination	
• Implementation of changes effective 1/1/2027	

Secondhand Dealers

Money Market Pawn Shop; Portland, OR

- Program regulates business activities that present an extraordinary risk of being used by criminals to dispose of stolen property
- Secondhand Dealers can include, but are not limited to: pawn shops, music stores, sporting good shops, and jewelry buyers
- As of February 2026, 105 open Secondhand Dealer accounts, of which 34 are occasional
- Secondhand Dealers account for an average of 31% of Regulatory Program revenue
- 37% CPI increase since last fee change (2013)
- Currently no fee to recoup expenses of PPB background checks

Recommended Secondhand Dealers Changes

Proposed Code Changes	
Strengthen language regarding Personal History Forms to clarify all employees must submit form	Eliminate Occasional Dealer Application and Renewal Fees
Require employee list be submitted with renewal	Implement one application fee from $100/$500 to $500
Add PPB background check fee	Implement one renewal fee from $50/$450 to $450
Mandate business tax compliance	Update CPI language for future adjustments

Secondhand Dealers Public Comment Process

Public Comment Process	Summary of Public Comments
• Letter to businesses in program to notify of changes, and public comment options	• Some in favor, some opposed to eliminating Occasional Dealer • Some in favor, some indicate fee increase is too high, creating a barrier to entry • Mixed feedback for background check fee; some requesting clarifying language, some indicating background checks are punitive, some suggesting PPB cover costs, or that return time is too long • Opposition to CPI increase, stating that increases should have opportunity for public commentary • Some in favor of annual roster, some say is private and is an overreach • In favor of Business Tax compliance • Temporary/pop-up gold buyers should be included in program
• Comment form open for 30 days	
• Online feedback session hosted 8/24/2026	
Post Council Process	
• Follow up letter outlining final determination	
• Implementation of changes effective 1/1/2027	

Social Games

- Program regulates the operators of social games, restricting: location, age, dollar amount of play, and other rules to protect the public peace, safety, and morals; required by Oregon Law
- As of February 2026, 14 open Social Games accounts
- Accounted for 3% of Regulatory Program revenue in 2024-2025 FY
- Fee has not been updated within past 50 years

The Game Poker Club

Recommended Social Games Changes

Proposed Code Changes
Increase application fee from $500 to $1000
Mandate business tax compliance
Update CPI language for future adjustments

No comments received during public comment period.

Final Table Poker Club

Amusement Devices, Games, & Machines

Gil's Speakeasy Tavern; Portland, OR

- Program regulates use of amusement devices, games and machines to reduce unlawful gambling, adverse neighborhood impacts, and adverse impacts on the welfare and education of children in the City, and to raise revenue
- As of February 2026, 199 open Amusement accounts
- Accounted for 24% of Regulatory Program revenue in 2024-2025 FY
- Seattle has eliminated similar program; other major municipalities have proposed reducing or eliminating similar programs
- **Sunset Portland program by 12/31/26**
- Why? Considered, "needlessly burdensome"

No comments received during public comment period.

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Third-Party Food Platforms

- Purpose of this code is to limit fees assessed to restaurants by third-party food platforms
- Non-revenue generating
- Received 3 complaints in 2024-2025 FY
- No proposed code changes at this time

Third Ave Food Cart Pod; Portland, OR

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Summary of Current and Proposed Fee Amounts

Fee Type	Frequency	Current	Proposed
Amusement Permit	Annual	$50 - $1,000	N/A
Secondhand Dealer Application Secondhand Dealer Application – Occasional	Annual	$500 $100	$500
Secondhand Dealer Renewal Secondhand Dealer Renewal – Occasional	Annual	$450 $50	$450
Secondhand Dealer Background Check Fee	Once per employee	N/A	$25
Social Games Application	Annual	$500	$1,000
Payday Lender Application	Annual	$1,500	$2,400
Pay and Park Operator Application	Once	N/A	$400
Pay and Park Lot Application Pay and Park Lot Renewal	Once Annual	$200 $200	$400 $400

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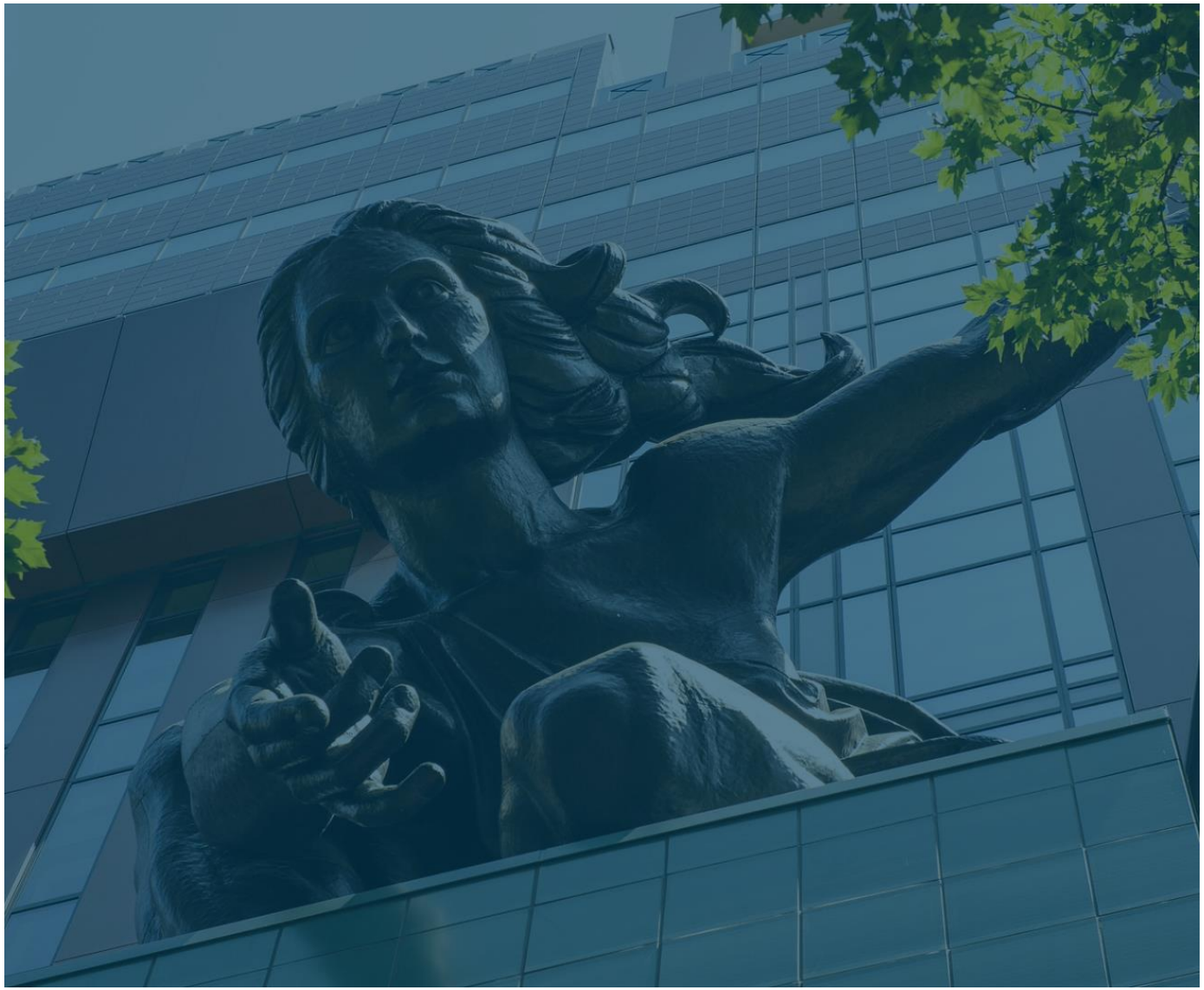
Current/Projected Ongoing Revenue

Program	Current Revenue		Projected Revenue Ongoing	
Amusement		$24,500		$0
Secondhand Dealers*		$34,500		$62,550
Social Games**		$3,500		$7,000
Payday Lenders		$7,500		$12,000
Pay and Park*		$33,000		$65,600
Total Revenue		$103,000		**$147,150**
Cost of Regulatory Program in FY 24/25 Vs Est cost for FY 26/27	Personnel: External: Internal:	-$138,000 -$2,000 -$3,500	Personnel: External: Internal:	-$161,000 -$2,000 -$4,000
Total		-$40,500		**$-19,850**

*does not include periodic revenue from PNP lot operator fees or DLR background check fee
**assumes similar renewal rate as FY 24/25



Thank you

Questions and Discussion

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Target sunset date: 12/31/2026

Amusement Sunset Timeline

Jan. 5, 2026

Additional emergency 180 day rule adopted

TBD

City Council, Committee of the Whole, or Finance Committee meetings

Jul. 4, 2026

January's emergency rule expires

Jul. 5, 2026

Additional emergency 180 day rule may be needed

Stop accepting payments for renewals and applications

Send letters to all open accounts with sunset details

Dec. 31, 2026

All current permits expire

If implemented, July's emergency rule will expire

Jan. 1, 2027

Close all accounts in ITS; remove ITS/PRO payment functionality

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Amusement Devices, Games and Machines

Public Comment Summary

No comments received

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Projected Estimated Secondhand Dealer Revenue

Fee Type	Accounts	Current Fee	Accounts	Proposed
Secondhand Dealer Application	71	$500	105	$500
Secondhand Dealer Renewal		$450		$450
Occasional Dealer Application	34	$100		$500
Occasional Dealer Renewal		$50		$450
Background Check Fee	N/A	N/A	N/A	$25

Revenue FY 2024/25:	$34,700	**Projected*:**	**$62,550**

*Does not include periodic revenue from Secondhand Dealer background check fees

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Projected Estimated Social Games Revenue

Fee Type	Accounts	Current Fee	Proposed Fee
Application Fee	14*	$500	$1000

Revenue FY 2024/25:	$3,500	**Total projected revenue*:**	**$7,000-14,000**

*Only 7 of 14 open accounts reapplied for Social Game permit in 24/25 FY

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Social Games
Public Comment Summary

No comments received

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Projected Estimated Payday Lenders Revenue

Fee Type	Accounts	Current Fee	Proposed Fee
Application/Renewal	5	$1,500	$2,400

Revenue FY 2024/25:	$7,500	**Total projected revenue*:**	**$12,000**

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Pay and Park Public Comment Summary

Proposed Code Change	Opinion	Comment Summary
Requiring acceptance of cash and coin	Opposed	• Staff safety concerns • More expensive to collect cash than will be collected • Inequitable application of SB 1565 • Expensive to replace payment machines • Not all Parking Kitty machines accept cash/coin • Exposes equipment to theft and vandalism

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Projected Estimated Pay and Park Revenue

Fee Type	Accounts	Current Fee	Proposed Fee
Lot Application/Renewal	164	$200	$400
New Operator Application	11	N/A	$400

Revenue FY 2024/25:	$34,700	**Total projected revenue*:**	**$65,600**

*Does not include periodic revenue from Pay and Park Operator Application fees

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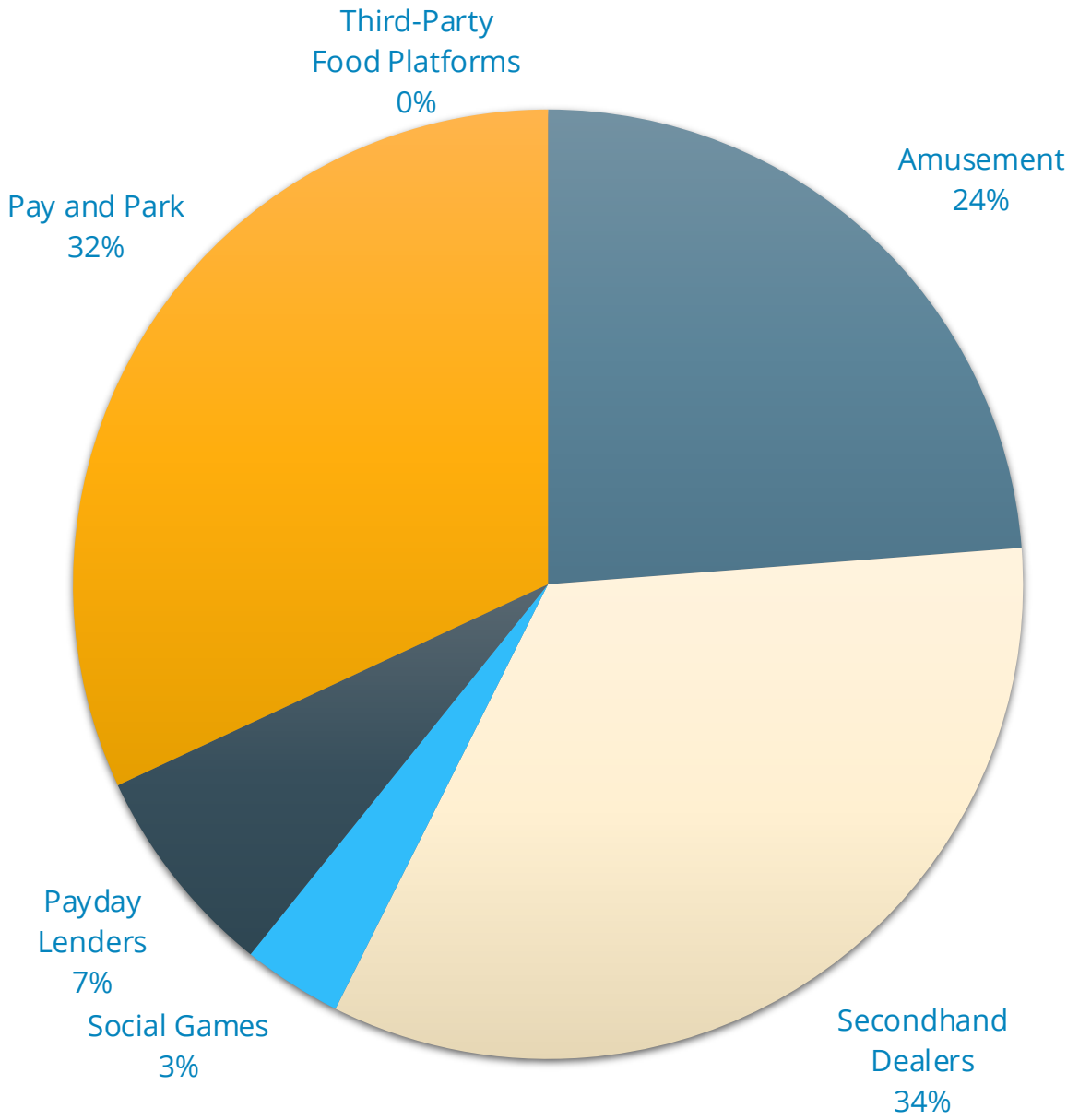
Total Revenue FY 2024-25

According to a monthly report provided by accounting, the total revenue generated by the Regulatory Program was $103,250 in FY 2024/25

Amusement:	$24,550
Secondhand Dealers:	$34,700
Social Games:	$3,500
Payday Lenders:	$7,500
Pay and Park:	$33,000
Third-Party Food Platforms:	$0
Total:	$103,250



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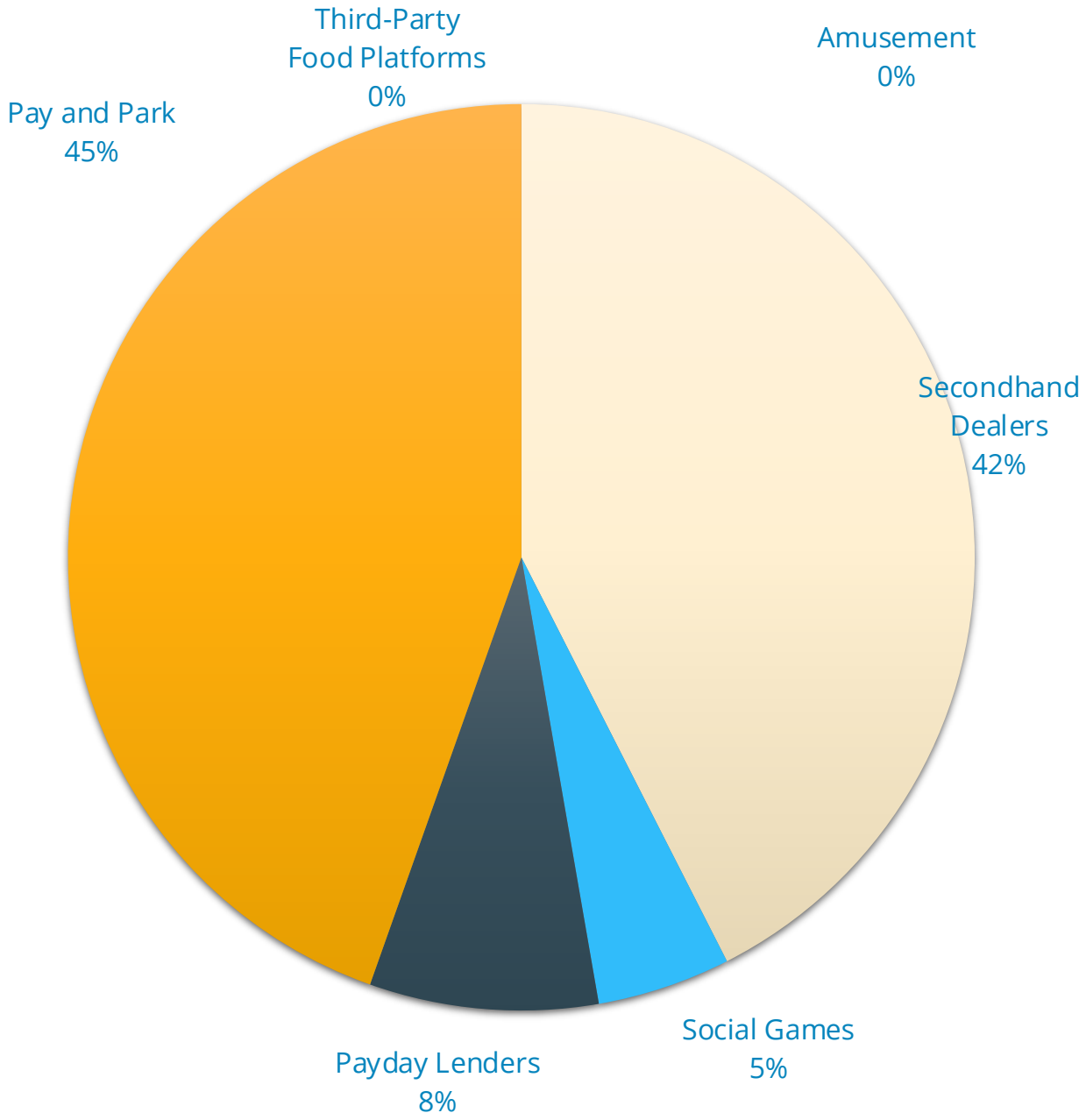
Estimated Revenue

Estimated revenue considering proposed changes to all revenue-generating Regulatory Programs

Amusement:	$0
Secondhand Dealers**:	$62,550
Social Games*:	$7,000
Payday Lenders:	$12,000
Pay and Park**:	$65,600
Third-Party Food Platforms:	$0
Total:	$147,150



*assumes similar renewal rate as FY 24/25
**does not include periodic revenue from PNP lot operator fees or DLR background check fee