

**Testimony Submitted by
Chris Coughlin, Policy Director
Oregon Consumer Justice
To the Senate Committee on Labor and Business**

April 4, 2023

Regarding: Support for HB 2620

Chair Taylor, Vice-Chair Bonham, and Members of the Committee,

For the record, my name is Chris Coughlin, and I appreciate the opportunity to testify on behalf of Oregon Consumer Justice today in support of HB 2620.

Oregon Consumer Justice (OCJ) advances a justice movement to ensure Oregonians have the freedom to thrive and equitably share in our abundance of resources. For too long, flawed systems and economic policies that favor profits over people have stood in the way of this reality, with communities of color most often experiencing the greatest harm. Strengthened through responsive and reciprocal community relationships, OCJ organizes, advocates, and litigates to put people first. We envision an inclusive future where financial and business transactions can be relied upon as safe and where all Oregonians know and have recourse to exercise their consumer rights.

Consumers should be protected from high-pressure sales tactics. There should a pathway to justice for consumers when businesses fail to follow current laws and take advantage of consumers.

HB 2620 amends the Unfair Trade Practices Act (UTPA) to add violations of Oregon's Home Solicitation Sales Act (HSSA). This change will allow consumers the right to recover damages that occur as a result of deceptive sales or business practices.

Oregon's existing Home Solicitation Sales Act (HSSA) applies to certain door-to-door sales and protects consumers from high-pressure sales tactics. Among other things, it requires that sellers provide written notice to consumers of their right to cancel a purchase within three business days. It also extends consumers' right to cancel if the written notice is not given.

HB 2620 will ensure that all consumers are afforded the full protections of the Home Solicitation Sales Act and that the Attorney General can fully enforce the law.

This proposal does not impose any new requirements on businesses. The Home Solicitation Sales Act is more than 50 years old, and all businesses should be expected to be in full compliance.

This proposal will protect the most vulnerable among Oregon consumers, particularly seniors, who are often home during the day when these solicitations often occur.

We ask for your support for HB 2620.

Thank you for your consideration and your service to Oregon's communities.