



Dr. Thuy Tran
State Representative
House District 45

April 27th, 2023

TO: Representative Julie Fahey, Chair
Representatives Vikkie Breese-Iverson & Jason Kropf, Co-Chairs
and Members of the House Committee on Rules

FROM: Representative Thuy Tran
Rep.ThuyTran@oregonlegislature.gov

SUBJECT: Testimony in Support of HB 2008

Dear Chair Fahey, Co-Chairs Breese-Iverson & Kropf, and Distinguished Members of the House Committee on Rules,

My name is Representative Thuy Tran, from House District 45 representing Northeast Portland, Maywood, Park Rose and outer Southeast Portland.

I support House Bill 2008 because it would strengthen the law to ensure people who are fighting a debt that they do not owe can have a just result. I have been affected personally by unjust debt collection practices. In my case I was fortunate because the garnishment that a court tried to make on my pay was through a business that I own. What the creditor did not know, is that I was not the Thuy Tran they were seeking to collect a debt against. While I was able to resolve the issue easily as a business owner, many Oregonians are not as fortunate.

16% of Oregonians have debt in collections.¹ In Oregon, communities of color experience [double the rate of debt in collections](#). Furthermore, the majority of debt in collections is medical debt, with utility bills the next most common. These unlawful practices affect the livelihoods of many of our most vulnerable Oregonians.

Current laws are worsening economic and racial inequality in our state. This is a racial justice issue. In Oregon, communities of color experience [double the rate of debt in collections](#) (35%) than white communities (16%). Many struggle with a confusing, frightening string of notices and court appearances. It is also very common that folks like me are victims of mistaken identity.

¹ <https://apps.urban.org/features/debt-interactive-map/?type=overall&variable=totcoll&state=41>

House Bill 2008 will improve outcomes for people like me who could need to contest a case by making it clear that it is an unfair debt collection practice to pursue a debt that is not owed.

I urge your support for House Bill 2008.

Sincerely,

A handwritten signature in black ink, appearing to be 'TGT', written over a horizontal line.

Representative Dr. Thuy Tran
State Representative – House District 45