



DEVELOPING THRIVING COMMUNITIES

January 30, 2025

Senate Committee on Labor and Business  
900 Court Street NE  
Salem, Oregon 97301

**RE: Support for SB 605**

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

My name is Karen Saxe and I work at DevNW, an asset-building agency serving Lane, Linn, Benton, Lincoln, Marion, Polk and Clackamas Counties. DevNW embarks on comprehensive community development throughout our seven-county service area through services aimed at increasing financial stability for individuals and families as well as through economic and housing development.

Our team works with clients every day to review credit reports, assess debt payments and help develop a plan to manage debt payments in the face of rising costs—from housing to childcare to transportation to groceries. In this work, we know that medical debt is often the most disputed form of debt. It is not uncommon that people often receive collection notices for debts they do not owe and bills that should have been covered by insurance.

SB 605 aims to address the serious issue of medical debt impacting Oregonians by removing existing medical debt from credit reports, prohibiting debt collectors, hospitals and other reporting entities from reporting medical debt to credit reporting agencies, ensuring the credit reporting bans includes credit reports used for employment and tenant screening—all critical steps to support Oregonians on their path out of medical debt and into financial stability.

We urge your support for SB 605.

Sincerely,

A handwritten signature in black ink, appearing to read "KSaxe".

Karen Saxe

Director of Policy, Advocacy and Strategic Relationships  
DevNW

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