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Testimony Submitted by Chris Coughlin, Policy Director Oregon Consumer Justice To the House Committee on Commerce and Consumer Protection

3/13/2025 Regarding: Support for HB 3605 Chair Sosa, Vice-Chair Chaichi, Vice-Chair Osborne, and Members of the Committee,

For the record, my name is Chris Coughlin. I appreciate the opportunity to testify today on behalf of Oregon Consumer Justice in support of HB 3605.

Oregon Consumer Justice (OCJ) envisions a vibrant future where all Oregonians live with dignity and abundance and experience health, joy, and economic opportunity. We work collaboratively across policy and advocacy, community engagement, and the law, to realize a more just and equitable Oregon where people come first. For too long, flawed systems and policies have stood in the way of this reality, with communities of color most often experiencing significant harm. Informed by consumer insights, OCJ works to make financial and business transactions reliably safe and supports Oregonians in knowing and exercising their consumer rights.

Oregonians deserve the chance to reliably access quality goods and services, build wealth, and be part of a community built on trust and mutual success rather than expecting to be deceived in everyday business transactions.

A knock at the door should never lead to an unnecessarily stressful encounter where consumers are subjected to high-pressure, deceptive sales tactics or feeling forced to sign a contract without receiving complete information and disclosures. And, if businesses fail to follow current laws and take advantage of consumers, there must be a path forward towards justice.

The Home Solicitation Sales Act (HSSA) has protected Oregon consumers for over 50 years. HB 3605 simply amends the Unlawful Trade Practices Act (UTPA)¹ to add



¹ Oregon Revised Statutes § 646.608 (2023)

violations of Oregon's Home Solicitation Sales Act (HSSA)² to help clarify current caselaw that violations of the HSSA are violations of the UTPA³, ensures that all consumers have the full protections of the HSSA, and clarifies how the Attorney General can fully enforce the law. Not only does this bill not impose any new legal requirements on businesses, it will protect impacted Oregon consumers, particularly older Oregonians, who are often home during the day when most home solicitations occur.

We urge your support of HB 3605, giving Oregonians a path toward justice when predatory and illegal business practices cause them harm.

Thank you for your consideration and your service in building the future that Oregonians deserve.

² Oregon Revised Statutes, §§ 83.710-83.750 (2023)

³ Tri-West Const. v. Hernandez (1979)