

Chair Holvey, Vice-Chair Sosa, Vice-Chair Elmer, and Members of the Committee

Re: Support for HB 2801

Centro Cultural is the oldest and longest-serving Latino culturally-specific organization in the state of Oregon. Centro was founded 50 years ago by a group of 14 migrant families who believed in creating a vibrant and cohesive society, shared, valued, and open for community members from different ethnicities and backgrounds. Since then, Centro serves as a safe place for our local Latino community, low-income migrant farmworkers, immigrant refugee communities, and all who come to our doors. Our mission is to be a home for Latino cultures, serving the needs of our diverse community by promoting personal growth and empowerment. With the main purpose of creating lasting change for families of color and low-income individuals, stimulating systems change, and working with key stakeholders to reduce barriers and provide essential resources and services for the families we serve. Ever since our founders decided to begin this journey in 1972, Centro has continued to grow to ensure our community members thrive, working with regional, state, county, and city-wide agencies to advocate for more resources and equitable systems change to support communities of color. Centro's roster of programs seeks to disrupt systemic oppression and racism while converting our clients into agents of change.

Centro has refocused some of our efforts toward upstream work. This shift ensures that our organization is doing the necessary work to create systems change for the communities we serve. Centro's Policy Department works on upstream issues like criminal justice, consumer justice, economic opportunity, housing laws, and more. Part of the work of the Policy Department is convening the Latino Policy Council (LPC), a coalition of Latino leaders organized to advocate and demand change from local governments.

Thank you for the opportunity to submit testimony. We're submitting this letter in support of HB 2801 which will protect immigrant, communities of color, and limited English proficiency consumers who are impacted by predatory practices when purchasing a vehicle.

Owning a vehicle is essential to maintain employment, access education, or obtain medical care for oneself or a loved one. Car buying, as it presently operates, is often a stressful process that is unregulated, and it especially impacts communities of color, immigrants, and people with limited English proficiency. Purchasing a vehicle should be a process that is transparent and accessible for Oregonians especially the most vulnerable Oregonians. Transparency leads to consumer trust and economic growth across all sectors of Oregonian's lives, and it should be protected.



This bill would address racial disparities by ending a discriminatory and predatory practice. We urge the government to put in place protections for us all that support economic opportunity and eliminate discriminatory and predatory practices.

Please consider the following and support this bill that will protect Oregon consumers.

- The Federal Trade Commission (FTC) reports that <u>consumers of color often pay higher prices for</u> <u>autos and experience discrimination during sales and financing.</u>
- In 2021, auto sales and repairs topped the Department of Justice's consumer complaint list.

Centro Cultural appreciates your consideration of HB 2801. Thank you for this opportunity to submit testimony in support of this bill.

Sincerely,

Nansi Lopez, Policy Director, Centro Cultural