

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

April 24, 2025

Regarding: Support for HB 3605 A

Chair Prozanski, Vice-Chair Thatcher, 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 A.

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 or a phone call should never lead to an unnecessarily stressful encounter in which consumers are subjected to high-pressure, deceptive sales tactics or feel forced to sign a contract without receiving complete information and disclosures. 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)¹ has protected Oregon consumers for over 50 years. HB 3605 A simply aligns Oregon's Unlawful Trade Practices Act (UTPA) statute with

¹ Oregon Revised Statutes, §§ 83.710–83.750 (2023)

Oregon's common law precedent that violations of the HSSA are violations of the UTPA². Doing so ensures that all consumers have the full protection 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, but it will also protect the Oregon consumers most impacted, namely older Oregonians, who are often home during the day when most of these solicitations occur. We urge your support of HB 3605 A, to give 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 Tri-West Const. v. Hernandez (1979)