



PRESS RELEASE

OREGON HOUSE DEMOCRATS

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House Cracks Down on Predatory Debt Collectors

SALEM – Oregonians will receive increased protection from predatory debt collectors under legislation that passed the Oregon House of Representatives today. [House Bill 2356](#) would increase consumer transparency and ensure that when debt is sold and collection is pursued, it happens against the correct individual and they are given proper notification.

Rep. Paul Holvey (D-Eugene) has spent the last several sessions pursuing legislation to protect Oregonians from debt buyers and their collection practices.

“It is only right that the companies that buy and sell the debt of working Oregonians adhere to the most transparent and responsible practices,” Rep. Holvey said. “Too often, the people targeted didn’t know they had a debt, or were not given proper warning. I have even heard from a number of people who had their wages garnished by debt buyers, not because they owed debt, but because they happened to share the name of someone who did. That is unacceptable.”

Specifically, the legislation:

- Increases the time period during which a debtor may bring action for unlawful collection; practice and increases amount of damages court may award;
- Permits court to award attorney fees and costs to prevailing plaintiff;
- Permits award to prevailing defendant only if court finds plaintiff did not have objectively reasonable standard for bringing action;
- Makes it unlawful for any debt buyer to:
 - Bring any legal action when the statute of limitation prohibits the collection of debt;
 - Bring any legal action without a specific valid document of proof;
 - Forgo providing a receipt to the debtor after each received payment.
- Makes any violation of requirements set forth in this bill an unlawful collection practice.

“This is the right step in protecting the rights of Oregonians and ensuring that the companies that engage in this practice are acting ethically,” Rep. Holvey added.

House Bill 2356, which passed 51-5, was brought at the request of Attorney General Ellen Rosenblum. House Bill 2356 now goes to the Oregon Senate for consideration.

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