



Senate Committee on Housing and Development

Testimony in Support of HB 4123 A-Eng.

Andrea Meyer, Director of Government Relations

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AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50+ to choose how they live as they age. AARP Oregon advocates on issues important to our more than 500,000 Oregon members. **HB 4123 A-Eng. advances key AARP principles on consumer protection, privacy and housing security.**

In community, AARP provides educational programming and resources including AARP Fraud Network and Fraud Watch to help all Americans avoid frauds and scams and support those who have been victims. To complement that work, in state legislatures we advocate for laws that provide robust consumer protections that safeguard older adults (and all Oregonians) from fraud and exploitation and to provide avenues for recourse and accountability. Limiting the disclosure of highly sensitive personal data in the possession of landlords advances that objective and reduces risks to all involved.

By curbing unnecessary sharing of identification, SSNs/ITINs, banking data and Medical/disability information, this bill reduces "attack surface" for criminals. Data disclosures can lead to cascading expenses, including time off from work or caregiving responsibilities, replacing identification, resolving debt-collection issues tied to fraud, credit damage, tax related fraud, medical identity theft along with the emotional stress. For older Oregonians on fixed incomes, all of this can have even more devastating effects.

We think this bill applies just the right balance and we urge this Committee to pass HB 4123 A-Eng.