

2024 REPORT on CONSUMER PROTECTIONS in Washington State



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How consumers are protected in WA

Washington's Consumer Protection Act ([RCW 19.86](#)) is meant to keep the marketplace in our state free of unfair and deceptive practices. The Consumer Protection Division of the Attorney General's Office is tasked with enforcing the act.

The division investigates and files legal actions to stop unfair and deceptive practices, recovers refunds for consumers, seeks penalties against offenders, and recovers costs and fees to ensure that wrongdoers pay for their actions.

The Attorney General's Consumer Resource Center also provides an informal complaint resolution service. The process includes notifying businesses of written complaints and facilitating communication between the consumer and the business to resolve the complaint.

In addition, the Consumer Protection Division is responsible for administering Washington's Lemon Law — which guarantees that if you purchase a new car, the dealer has to live up to the conditions of the warranty and make needed repairs — as well as the Manufactured/Mobile Home Dispute Resolution Program.

If you have a complaint about a consumer issue, there is a wealth of information on the Attorney General's consumer protection website at <https://www.atg.wa.gov/consumer-protection>.

If you would like to file a complaint online or by mail, you can go to <https://www.atg.wa.gov/file-complaint> or call 1-800-551-4636 (Washington only) or 206-464-6684.

Work still to be done: the Fair Repair Act

Several times in recent years, I have sponsored the [Fair Repair Act](#), legislation that would have provided consumers in Washington the right to repair their own electronic devices.

In 2020, a nationwide laptop shortage left millions of students unprepared for virtual learning, waiting through months-long delays before receiving new laptop orders.

Estimates at the time suggested that refurbished computers could have filled a significant portion of the gap in supply.

I worked with the House sponsor of the legislation, Rep. Mia Gregerson, and many manufacturers in our state in recent years to reach a compromise to expand access to repair.

SB 5464 would require that cellphone, computer and tablet manufacturers make available, on fair and reasonable terms, the same documentation, parts, tools, and patches to certified independent repairers and owners that they provide their authorized repairers.

It would be a boon to small independent business owners as well as individual consumers. However, the bill has still not made it over the finish line.

If you believe consumers should have the right to repair their own devices, or choose a local technician to do so, please get in touch with my office via my contact information in this pamphlet.

I will be continuing to work on this issue in future legislative sessions.

How to get involved

If you have encountered a consumer issue — or any other public policy issue — in your community that you believe needs to be addressed, here's how you can get involved in the legislative process.

Learn how a bill becomes a law at leg.wa.gov/legislature/Pages/Overview.aspx.

Find legislation at app.leg.wa.gov/billinfo/.

Watch your democracy in action at TVW.org.

Testify in committee hearings remotely or in person at leg.wa.gov/legislature/Pages/Participating.aspx.

Stay informed by calling the Legislative Hotline at 1.800.562.6000.

Reach out via my contact information in this pamphlet.

EMAIL: Derek.Stanford@leg.wa.gov

ONLINE: SenateDemocrats.wa.gov/Stanford

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Dear neighbors,

When we make decisions as consumers, we have a right to expect fair treatment from the companies we're doing business with. To take out a home loan, you have to trust that the mortgage company is playing by the rules. To install solar panels on your house, you have to trust that the contractor knows what they're doing. Trust is the bedrock our state's thriving economy is built on.

Maintaining that trust is one of the goals I focus on every day as chair of the Senate Business, Financial Services, Gaming & Trade Committee. Washington's Consumer Protection Act says it well: "Unfair methods of competition and unfair or deceptive acts or practices in the conduct of any trade or commerce are hereby declared unlawful."

In order to put that into practice, I listen to constituents, small businesses, and others about new problems and challenges in their experience as consumers. Sometimes, existing laws and regulations can help make right any wrongs that were done. Other times, the Legislature needs to step in to ensure that in the future the playing field is level.

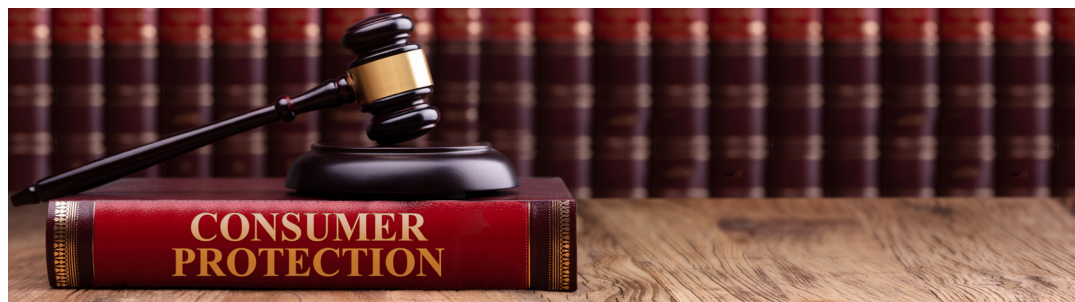
This pamphlet is your guide to protecting your rights as a consumer. In addition, it details the progress the Legislature has made in the past two years to further protect those rights.

I hope you will find it useful and take the opportunity to exercise your rights as a consumer in Washington state.

Sincerely yours,



Derek Stanford
State Senate
Leadership Liaison to Tribal Nations



Recent consumer protections passed by the Legislature

A fairer financial marketplace

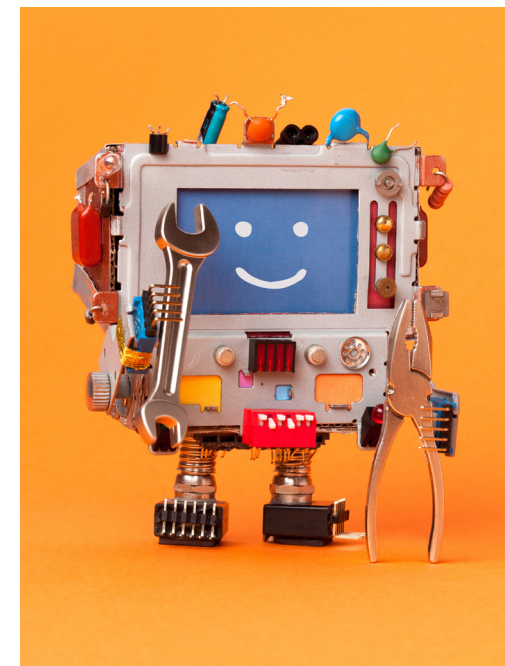
- **SB 6025** protects consumers from predatory loans by making it harder for unscrupulous lenders to evade existing legal protections.
 - ◇ Our state's Consumer Loan Act does a good job of protecting consumers and making sure there is clarity for lenders and borrowers. But some companies are partnering with out-of-state banks to get around the act. This bill makes sure our regulators can stop that and protect consumers in Washington from these predatory lenders.
- **HB 1311** regulates credit repair services that promise to improve people's credit scores. It will require these services to be more transparent and communicate better with consumers, including obtaining permission before communicating with consumer reporting agencies, creditors, or collection agencies.
- **HB 1370**, the Whistleblower Award and Protection Act, enables the state to grant awards to whistleblowers who provide information about securities fraud and prohibits retaliation against them. The awards are paid as a percentage of the fines that are collected.

Peace of mind for homeowners

- **HB 2156/SB 6256** provides added consumer protections for people planning on installing solar panels at their homes or businesses. It prohibits deceptive sales tactics, ensures that contracts are clear and contain all necessary provisions, requires work be done by licensed electricians, and provides for enforcement under the state Consumer Protection Act.
- **SB 5399** protects homeowners from unfair "future listing" contracts with real estate agents. In other states, these contracts can extend for decades, locking homeowners into a single choice for a real estate agent, interfering with refinancing, and even lasting past death and impacting heirs. This bill limits future listing contracts to a maximum duration of five years.
- **SB 5798** gives homeowners more time to find new insurance when they are surprised by a notice that their insurance provider is not going to renew their policy, improving their ability to ensure their homes are protected.

Safeguarding your data

- **HB 1051**, the Robocall Spam Protection Act, will hold people accountable who maliciously spam Washingtonians with robocalls. It also incentivizes voice service providers to reduce robocalls, block them entirely, and provide consumers with mitigation and monitoring on attempted scams they receive.
- **HB 1155**, the My Health My Data Act, protects personal health data. It is the first law in the nation to require companies that offer period-trackers and similar apps to get a person's consent to collect, share or sell their health data.
- **SB 5842** helps protect individual Social Security numbers from unnecessary dissemination, ensuring timelier insurance claim settlements and reducing the risk of identity theft.



Protecting pets and their people

- **SB 5319** establishes a well-regulated market to cover pet insurance. It puts in place protections for customers, requires disclosures about coverage, and establishes a training and licensing requirement for sellers.
 - ◇ Pet insurance has been a veritable wild west of unregulated offerings, misleading advertisements, and arbitrarily denied claims that have done a disservice to pet owners, to pets, and to responsible businesses trying to offer a good product but getting lost in the tumult.
 - ◇ This legislation establishes standards for quality and consistency between plans in the pet insurance market, similar to the way Obamacare did for the health insurance market.
 - ◇ It allows easy comparison across plans by defining key terms and requiring consistent disclosures about coverage, including preexisting condition exemptions, waiting periods, copays, and other exclusions.
- **HB 1424** cracks down on puppy mills. It puts restrictions on retail stores' sales of dogs to ensure that the dogs are treated well, and it bans leases or installment payment plans for selling dogs and cats to protect customers from predatory lending schemes.
- **HB 1097** bans cosmetics tested on animals from being sold in Washington state. The law makes Washington the 12th state in the nation to take this step. Medical testing is not affected.