



**State Representative Thomas E. West
49th Ohio House District**

Sponsor Testimony: House Bill 638

Chairman Jordan, Vice Chair Ferguson, Ranking Member Crossman and members of the House Financial Institutions Committee, thank you for the opportunity to testify today on House Bill 638.

The COVID-19 pandemic has had an immeasurable impact on the lives of all Ohioans, including the speed at which they have received mail. The pandemic has impacted USPS's ability to deliver mail in a timely fashion, and, because of delays in mail delivery services, Ohioans are accruing late fees from creditor, including government agencies, which are detrimental to their financial wellbeing. These late fees have only exacerbated an already pressing financial crisis for many Ohioans.

HB 638 will alleviate some of that financial pain, especially for those without access to internet or senior

citizens who receive correspondence primarily through our mailing system. We are currently having an amendment drafted to adjust the covered period in the bill. Ultimately, in its finalized form, HB 638 will eliminate late fees imposed by creditors starting on March 9, 2020, the date on which the emergency declared by Executive Order 2020-01D was proclaimed, and ending on December 31, 2024.

Specifically, the bill prohibits debt collectors, including state and local government agencies, from charging late fees that result from United States Postal Service delays. This legislation, which was advocated by an advocate for seniors' rights in my district, Mr. Dan Fonte, also declares an emergency to make certain that it take effect immediately.

Seniors are one of our most valuable populations, and it is critical that we take action to shield these citizens, and all Ohioans, from late fees accrued due to these irregularities. We must come together to ensure that citizens of Ohio are not burdened by late fees resulting from delays in our mailing system. Thank you for your consideration of this great piece of legislation, and Rep. Davis and I would now be happy to answer any questions the committee may have.