



303 E. 17th Ave., Suite 400, Denver, CO 80203 • 303-297-0456 • www.bellpolicy.org

HB-1090: Protections Against Deceptive Pricing

Joshua Mantell, Director of Government Affairs

February 19, 2025

Thank you Chairman Mabrey and members of the committee. My name is Joshua Mantell and I am the Director of Government Affairs for the Bell Policy Center. The Bell Policy Center provides policymakers, advocates, and the public with reliable resources to create a practical policy agenda that promotes economic mobility for every Coloradan.

I am here to testify in support of HB-1090 and want to thank Reps. Ricks and Sirota for their leadership in bringing this important piece of legislation forward.

The Bell Policy Center has an interest in this issue because deceptive pricing can lead to economic distress and impede economic mobility. We know the cost of living has increased and people are struggling to get by. We know that, in many sectors, increased costs are being borne by businesses and sometimes those need to be passed on to consumers to cover the cost of doing business.

But this legislation says that it is not okay to hide costs and fees from customers until they have no choice. And that is why we are here today. The free market depends on consumers understanding the true costs of goods and services so that they can find the best option for themselves. Deceptive fees, junk fees, hidden fees – these are all attempts to ensure consumers do not have the proper information to make an informed choice. That distorts the market and can drive people into real challenging economic circumstances.

In the housing market, we know this has plagued renters for a long time, and has only become more problematic over time. Everyone needs and deserves housing. Housing is a key driver of economic mobility. And those facts are why this legislation is so important. Finding housing is difficult, especially for people who have less income. The consequences of finding out that you cannot afford your housing, because of fees tacked on after the fact can be devastating. While this bill covers many different industries, the aspect about rent and housing is so crucial and vital to the people this legislation is written to help.

As I was getting ready to testify on this bill, I decided to look at what others have said about junk fees to see if I could find some inspiration. I clicked on a link to a video from the federal Consumer Financial Protection Bureau, only to find that the link was dead and the video had been erased from the internet. And that is another reason why this legislation is so important. As federal consumer protection laws and regulations are being decimated, Colorado needs to stand up and follow our values and protect consumers.

We support this bill because transparency is crucial. It is crucial to a functioning government, but it is also crucial in markets. To know what you are buying, to know what you are leasing. And that is why we ask for a “Yes” vote on HB-1090.

Thank you, and I am happy to answer any questions you may have.