

# FINAL BILL REPORT

## SHB 1476

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**C 340 L 19**  
Synopsis as Enacted

**Brief Description:** Concerning contracts for dogs and cats.

**Sponsors:** House Committee on Consumer Protection & Business (originally sponsored by Representatives Stanford, Appleton and Fitzgibbon).

**House Committee on Civil Rights & Judiciary**  
**House Committee on Consumer Protection & Business**  
**Senate Committee on Labor & Commerce**  
**Senate Committee on Financial Institutions, Economic Development & Trade**

**Background:**

A consumer lease is a contract of lease or bailment for the use of personal property for a period of time exceeding four months, and for a total contractual obligation not exceeding \$25,000. The personal property should be primarily used for personal, family, or household purposes, whether or not the lessee has the option to purchase or otherwise become the owner of the property at the expiration of the lease. A lease contract's term may not include any lease that meets the definition of a retail installment contract or the definition of a lease-purchase agreement. The \$25,000 total contractual obligation does not apply to consumer leases of motor vehicles. The term "consumer lease" does not include a lease for agricultural, business, or commercial purposes, or to a government, governmental agency, instrumentality, or an organization.

Article 9 of the Uniform Commercial Code governs the creation and operation of security interests in personal property or fixtures. A security interest is the interest of a creditor in property of a debtor used to secure payment of a debt. Among other topics related to secured transactions, Article 9 also provides remedies and procedures in the event that a debtor defaults on an obligation.

**Summary:**

A live dog or cat may not be named as collateral for a consumer lease or a secured transaction. If a consumer enters into a contract that grants a security interest in the live dog or cat, the consumer is deemed to be the owner of the live dog or cat and is entitled to the return of all amounts the consumer paid under the contract, in addition to any other remedy

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provided by law. The act does not apply to contracts for payments to repay an unsecured loan for the purchase of a dog or cat.

A non-uniform exception concerning the creation or transfer of interest in a live dog or cat is added to the Uniform Commercial Code.

**Votes on Final Passage:**

House	53	43	
Senate	38	7	(Senate amended)
House	56	40	(House concurred)

**Effective:** July 28, 2019