

# Florida Consumers, Seniors, and Veterans Do Not Deserve Less Protection

*Protect Consumers: Oppose SB 232 and Proposed Amendment 109918*

## **Proposed Amendment #109918 would limit application of the Florida Consumer Collection Practices Act to “Debt Collectors”**

The FCPA (Fla. Stat. 559) currently says no “person” can engage in prohibited practices when trying to collect a debt from a consumer. These prohibited practices include:

- Can’t lie about or misrepresent the debt or threaten violence to collect it,
- Can’t abuse or harass the debtor to collect the debt,
- Can’t pretend to be law enforcement or tell all the debtor’s neighbor they owe money,
- Can’t collect sums not legally due.

Proposed Amendment #109918 would allow any entity or person who is not a “Debt Collector” to freely engage in those prohibited practices.

- A fraudulent contractor could fail to perform work, and harass the consumer to collect a fraudulent debt without violating the FCCPA,
- A car dealer could include illegal fees in the loan and threaten the consumer and not violate the FCCPA,
- Your mortgage company could add illegal fees and costs to your loan, attempt to collect these illegal fees and you could not sue them for violating the FCCPA.

*This amendment moves Florida backward – vulnerable seniors, Veterans and all Florida consumers need more protection, not less.*

*Support hardworking Floridians and vote NO on SB 232 and Amendment 109918!*

### Quick Facts

- According to Wallet Hub, Florida has 4 cities ranked in the top 10 in the entire country for financially distressed citizens. Jacksonville, Orlando, Tampa, and Miami.
- According to the FTC, seniors over the age of 60 report the highest median losses to scams than any other group.
- Scams involving seniors often involve the collection of non-existent debts, or threats to collect non-existent debts.
- Honest businesses are harmed when certain favored industries are allowed to engage in prohibited practices, and they are not.