

THE FLORIDA SENATE
2025 SUMMARY OF LEGISLATION PASSED
Committee on Commerce and Tourism

CS/CS/SB 232 — Debt Collection

by Banking and Insurance Committee; Commerce and Tourism Committee; and Senator Rodriguez

The bill revises the Florida Consumer Collection Practices Act to allow any person attempting to collect on a debt to communicate with a debtor via email between 9 p.m. and 8 a.m. The bill includes preamble clauses that acknowledge emails were not commonly used or explicitly contemplated when the Florida Legislature prohibited the practice of communicating with a consumer at night. The preamble clauses also identify the Legislative intent of the bill is to update the law and clarify that emails are not prohibited between such hours because they are less invasive and less disruptive than telephone calls.

If approved by the Governor, or allowed to become law without the Governor's signature, these provisions take effect upon becoming a law.

Vote: Senate 36-0; House 116-0