

CONSUMER FEDERATION OF CALIFORNIA CELEBRATES 8 SPONSORED & CO-SPONSORED BILLS SIGNED BY GOVERNOR NEWSOM IN 2024

CFC sponsored or co-sponsored bills on medical debt, canceling automatic subscriptions, junk & hidden fees, domestic violence vehicle protection, & much more.

CONSUMER FEDERATION OF CALIFORNIA

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The Consumer Federation of California (CFC) celebrated having 8 of 9 CFC sponsored or cosponsored bills signed into law by Governor Gavin Newsom in 2024. These new laws enhance consumer protections in various industries.

"The Consumer Federation of California had a remarkably successful 2024, with 8 new laws that CFC sponsored or co-sponsored signed into law. Many of these new laws are either first in the nation or the most comprehensive in the country. CFC would like to thank Governor Newsom and his administration for supporting consumers and CFC by signing these bills. We'd also like to thank all the groups that we partnered with in 2024 on co-sponsored bills, from California's Attorney General Rob Bonta to various District Attorneys to small business and other consumer organizations across the board. 2024 has been a banner year for CFC and California consumers."

Over the two-year 2023-2024 session of the California Legislature CFC had a total of 13 sponsored or co-sponsored bills signed into law, a remarkable number.

CFC sponsored or co-sponsored bills signed by the Governor in 2024 are:

AB 2863 (Schiavo), allows consumers to easily click or call to cancel their automatic subscriptions (link to separate CFC release on 'click/call to cancel' bill here). This is the most comprehensive bill in the nation on this subject and pre-dates a pending national rule proposed by the Federal Trade Commission (FTC). CFC sponsored.

SB 1061 (Limón), prohibits a credit reporting agency from including specified medical debt from medical providers in a consumer's credit report. CFC co-sponsored.

SB 1394 (Min/Weber/Ashby), is the first in the nation protection for domestic violence survivors to keep them from being tracked in their vehicles by their harmdoers and enhance auto industry technological advances to protect all consumers. CFC co-sponsored from a bill (AB 3139, Weber) earlier in 2024 that was CFC sponsored.

AB 2017 (Grayson), reins in junk fees and protects financially vulnerable consumers from charges they cannot afford by prohibiting a financial institution from charging a consumer a nonsufficient funds (NSF) fee, usually upwards of \$30-40, for a declined transaction. Believed to be first in the nation; mirrors a proposed federal rule by the Consumer Financial Protection Bureau (CFPB). CFC sponsored.

AB 3108 (Jones-Sawyer), protects homeowners from mortgage fraud by expanding the definition or mortgage fraud to include a loan originator who knowingly causes a borrower to sign a loan or document that contains misleading statements. CFC sponsored.

AB 2424 (Schiavo), enhances consumer protections in foreclosure to both avoid potential foreclosures but also, in the case of a foreclosure that goes ahead, give consumers a better opportunity to realize their equity gains in their home prior to the foreclosure. CFC sponsored.

SB 1286 (Min) ensures debt collectors adhere to minimum standards and protects small business owners from harassment by expanding California's debt collection law. CFC cosponsored.

SB 611 (Menjivar), which takes an important first step in cracking down on junk and hidden fees in the rental housing marketplace. CFC sponsored.

Only one CFC sponsored or co-sponsored bill was vetoed by Governor Newsom in the 2023-2024 session. That bill, AB 3061 (Haney), would have increased data reporting and consumer transparency in the autonomous vehicle (AV) industry. Unfortunately the bill was vetoed, which leaves a massive unfairness perpetuated by the DMV between human drivers and AV vehicles when traffic violations or tickets are issued. CFC will continue to work on this issue in 2025.

About the Consumer Federation of California: The Consumer Federation of California is a nonprofit advocacy organization that, since 1960, has been a powerful voice for consumer rights. CFC campaigns for laws and regulations that place consumer protection ahead of corporate profit, either in front of the California Legislature or before state agencies in support of consumer regulations.

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