

November 2, 2015

Re: Consumer Groups Support of the **HANGUP** (Help Americans Never Get Unwanted Phone calls) Act

Dear Senator:

The undersigned national groups advocate for American consumers. We write to support strongly Senator Markey's bill – the **HANGUP** (Help Americans Never Get Unwanted Phone calls) Act – to repeal the recent enactment of Section 301 in the budget bill, which will allow collectors of debt owed to or guaranteed by the United States to make robodialed and prerecorded calls and texts to cell phones without explicit consent.

Section 301 of the budget bill opens the door to unwanted robocalls to cell phones for student loan borrowers, veterans, farmers, mortgage borrowers, taxpayers, and others with debt backed by the federal government. The provision would also allow robocalls to borrowers' relatives, their references, as well as any unrelated person who has the reassigned cellphone number of these parties.

Section 301 removes the current requirement for a caller to have the consent of the called party before making autodialed or prerecorded calls or texts for the collection of debts owed or guaranteed by the federal government.

Section 301 will only foster more abuses from an industry already known for its abuses of consumers. Cell phone calls can distract people while driving, interrupt them at their jobs, and needlessly impose a cost on struggling families by using up scarce minutes. Though the provision is limited to debts owed or guaranteed by the federal government, millions of consumers will be affected, including graduates who can't pay their loans due to a terrible job market, homeowners who are behind in mortgages, and people who are in tax disputes with the Internal Revenue Service. Families who have lost their homes to foreclosure could be exposed to cell phone calls for years if the delinquency on their mortgage is sold to debt buyers.

The Federal Communications Commission received more than 215,000 complaints related to unwanted calls in 2014 and this past June, the Commission adopted stronger regulations to better protect consumers from unwanted robocalls and texts. Unfortunately, Section 301 of the budget bill threatens those protections for many Americans.

The **HANGUP** (Help Americans Never Get Unwanted Phone calls) bill will undo the damage and restore TCPA protections to American cell phone users. We fully support it and urge you to contact Senator Markey's office to cosponsor this important legislation. If you have any questions, please address them to Margot Saunders of the National Consumer Law Center, MSaunders@nclc.org.

Thank you very much for your support.

Sincerely,

Alliance for a Just Society

Americans for Financial Reform

Center for Digital Democracy

Consumer Action

Consumer Federation of America

Consumers Union

The Institute for College Access & Success and its Project on Student Debt

The Other 98%

Mid-Minnesota Legal Aid

NAACP

National Association of Consumer Bankruptcy Attorneys

National Consumer Law Center on behalf of its low-income clients

National Association of Consumer Advocates

North Carolina Justice Center

Woodstock Institute

US PIRG

Virginia Poverty Law Center