Legislation

On behalf of our low-income clients, we are monitoring the following legislative activities. Visit Congress.gov for the status of a bill or to contact a member by phone or email (or call the Capitol Switchboard at (202) 224-3121). You can find out who your representative is here, and Members’ Twitter handles are here.

Note: For more materials on a particular subject area, visit our Issues page.

NCLC 2021 Consumer Protection Federal Priorities

Access to Justice

- **S. 3913** (Cortez-Masto)/**H.R. 7171** (Horsford) End Double Taxation of Successful Consumer Claims Act. [Senate Support Letter](#), [House Support Letter](#).
- **S. 2627** (Cortez-Masto) End Double Taxation of Successful Civil Claims Act. **Support**.
- **S. 630** (Sen. Brown) Arbitration Fairness for Consumers Act. **Support**.
- **S. 608** (Sen. Durbin) Court Legal Access and Student Support (CLASS) Act. **Support**.

Auto Sales and Financing

- **S. 1971** (Blumenthal) Used Car Safety Recall Repair Act. **Support**.

Bankruptcy Relief

- **S. 1414** (Sen. Durbin) [Student Borrower Bankruptcy Relief Act of 2019](#). **Support**.
- **H.R. 2648** (Rep. Nadler) [Student Borrower Bankruptcy Relief Act](#), H.R. 2648. **Support**.

Consumer Financial Protection

- (Sen. Harris) Accountability for Wall Street Executives Act of 2019. **Support**.

Coronavirus Relief

- **H.R. 8003** (Evans, Clay), Helping HOMES Act of 2020. **Support**.
- **S. 3565** (Brown), Small Business and Consumer Debt Collection Emergency Relief Act of 2020. Support.

Credit Reporting

- Credit reporting provisions of the HEROES Act/S.3508. [Support Letter](#).
- **S. 1581/HR 6470** (Merkley, Porter) Medical Debt Relief Act of 2019. [Support Letter](#).
- **S. 3508** (Schatz, Brown), Disaster Protection For Workers’ Credit Act. **Support**.
HR 3618 Free Credit Scores for Consumers Act. Support.
HR 3622 Restoring Unfairly Impaired Credit and Protecting Consumers Act. Support.
HR 3642 Improving Credit Reporting for All Consumers Act. Support.
HR 3629 Clarity in Credit Score Formation Act. Support.
HR 3621 Student Borrower Credit Improvement Act. Support.
S. 3508 (Senators Schatz and Brown) The Disaster Protection for Workers’ Credit Act. Support.

Criminal Justice


Debt Collection

- S. 4350 (Van Hollen, Murphy) COVID-19 Medical Debt Collection Relief Act. Support.
- S. 3841 (Grassley) protecting stimulus payments from garnishment. Joint consumer-bank support letter.

Earned Income Tax Credit


Electronic Communications

- S. 4159 (Thune), E-Sign Modernization Act. Oppose.

Fair Lending

Housing

- **H.R. 8003** (Evans, Clay), Helping HOMES Act of 2020. **Support.**
- H.R. 6835 (Rep. Porter), to require residential mortgage servicers receiving certain emergency relief under the CARES Act to provide reports on loan-level data. **Support.**
- **H.R. 7386** (Finkenauer) Helping Owners Meet Essential Standards (HOMES) Act of 2020. **Support.**
- **S. 3509 (Brown)** To Protect American Families Facing Financial Hardship or Foreclosure Due to a Declared Disaster, Including Covid-19. **Support.**
- H.R. 4783 (Reps. Green, Chu, Garcia and Clay), LEP Data Acquisition in Mortgage Lending Act of 2019. **Support.**
- **S. 2279 (Sen. Cortez Masto)/H.R. 3958 (Rep. Waters)**, FHA Foreclosure Prevention Act. **Support.**
- **S. 571 (Sen. Merkley)** Residential Rent to Own Protection Act. **Support.**
- **S. 787 (Sen. Warren)** American Housing and Economic Mobility Act of 2019. **Support letter.**
- **S. 3508** (Schatz, Brown), Disaster Protection For Workers’ Credit Act. **Support.**

Overdraft Fees

- **S. 1595** (Booker), Stop Overdraft Profiteering Act of 2019. **Support.**

Payday Loans

- Calif. SB 472. **NCLC opposition letter.**
- Indiana SB 613. **NCLC & CRL analysis.**

Payments


Privacy and Data Breaches

- **Coalition letter** urging Congress to prioritize civil rights in upcoming privacy legislation, Feb. 13, 2019

Student Loans

- H.R. (Pressley, Omar), **Student Debt Emergency Relief Act. Support.**
- **H.R. 3764** - Justice for Student Borrowers Act (Scanlon). **Support.**
- HR 3621 Student Borrower Credit Improvement Act. **Support.**
- H.R. 5241 (Krishnamoorthi), Protecting Students from Worthless Degrees Act. **Support.**
- S. 1153 (Senators Baldwin, Braun, Shaheen and Fischer) Stop Student Debt Relief Scams Act of 2019. **Support.**