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. You can also email your representatives.

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

Arbitration


Bankruptcy Relief


Consumer Financial Protection


Credit Reporting

- 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.

Criminal Justice


Debt Collection

testimony.

- **H.R. 5330** (Rep. Tlaib), Consumer Protection for Medical Debt Collections Act. **Support letter.**
- H.R. 4403 (Rep. Cleaver), the Stop Debt Collection Abuse Act. **Support.**

**Earned Income Tax Credit**


**Fair Lending**


**Housing**

- H.R. 4783 (Reps. Green, Chu, Garcia and Clay), LEP Data Acquisition in Mortgage Lending Act of 2019. **Support.**
- S. 571 (Sen. Merkley) Residential Rent to Own Protection Act. **Support.**

**Overdraft Fees**


**Payday Loans**

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

**Payments**

- **H.R. 2650** (Payne), Payment Choice Act. **Support.**
Privacy and Data Breaches

- [Coalition letter](#) urging Congress to prioritize civil rights in upcoming privacy legislation, Feb. 13, 2019

Student Loans

- [H.R. 5114](#), the Stop EITC and CTC Seizures Act, led by Rep. Sylvia Garcia (D-TX).
- [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.**