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


Auto Sales and Financing


Bankruptcy Relief


Consumer Financial Protection


Coronavirus Relief


Credit Reporting

- Credit reporting provisions of the HEROES Act/S.3508. Support Letter.
- H.R.5332 Protecting Your Credit Score Act. (Gottheimer). 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 3614 Restricting Use of Credit Checks for Employment Decisions 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. 2685 (Senators Reed and Van Hollen) Consumer Credit Control Act. **Support letter.**
- Accurate Access to Credit Information Act of 2019. **Support letter.**
- S. 1336 (Senators Warren and Warner) Data Breach Prevention and Compensation Act. **Support.**
- S. 3508 (Senators Schatz and Brown) The Disaster Protection for Workers’ Credit Act. **Support.**

**Criminal Justice**

- **MA H 4652**, An Act Regarding Decarceration and COVID-19, **Support Testimony.**
- **S. 1764** (Sens. Duckworth, Portman, Schatz, Booker, King, Markey). Martha Wright-Reed Just and Reasonable Communications Act of 2019. **Support letter.**

**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.**
- **Conn. H.B. 5427**, An Act Concerning Issues Relating to Debt Collection §§ 1, 2 and 3. **Support 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**


**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.**
- **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.**
- **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. 571 (Sen. Merkley) Residential Rent to Own Protection Act. **Support.**
- **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.**