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.

Access to Justice

- **S. 2627** (Cortez-Masto) End Double Taxation of Successful Civil Claims Act. [Support][3].
- S. 608 (Sen. Durbin) Court Legal Access and Student Support (CLASS) Act. [Support][7].

Bankruptcy Relief

- **S. 1414** (Sen. Durbin) Student Borrower Bankruptcy Relief Act of 2019. [Support][8].

Consumer Financial Protection

- (Sen. Harris) Accountability for Wall Street Executives Act of 2019. [Support][10].

Credit Reporting

- **S. 1581/HR 6470** (Merkley, Porter) Medical Debt Relief Act of 2019. [Support Letter][13].
- **S. 3508 (Schatz, Brown)**, Disaster Protection For Workers’ Credit Act. [Support][14].
- HR 3614 Restricting Use of Credit Checks for Employment Decisions Act. [Support][16].
- HR 3618 Free Credit Scores for Consumers Act. [Support][17].
- HR 3622 Restoring Unfairly Impaired Credit and Protecting Consumers Act. [Support][18].
- HR 3642 Improving Credit Reporting for All Consumers Act. [Support][19].
- HR 3629 Clarity in Credit Score Formation Act. [Support][20].
- HR 3621 Student Borrower Credit Improvement Act. [Support][21].
- S. 2685 (Senators Reed and Van Hollen) Consumer Credit Control Act. [Support letter][22].
- **S. 3508** (Senators Schatz and Brown) The Disaster Protection for Workers’ Credit Act. [Support][25].
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

- MA H694/S2734, Debt Collection Fairness Act. [House Support Letter](#), [Senate Support Letter](#).
- 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. **4403** (Rep. Cleaver), the Stop Debt Collection Abuse Act. [Support](#).

Earned Income Tax Credit


Fair Lending


Housing

- 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**

• H.R. 4254 (Rep. Maloney), Overdraft Protection Act of 2019. **Support.**

**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. (Pressley, Omar), **Student Debt Emergency Relief Act**, **Support.**
• **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.**