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. 2627](#) (Cortez-Masto) End Double Taxation of Successful Civil Claims 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](#).
- [H.R. 6800](#) (Lowey), Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act. [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 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.**
- S. 2685 (Senators Reed and Van Hollen) Consumer Credit Control Act. **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. 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.**
- **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.**