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

- **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.
- H.R.5332 Protecting Your Credit Score Act. (Gottheimer). 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.**
• 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. 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.*
- **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. 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.**