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 Federal Priorities for the Biden Administration

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. 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.
• 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.4697 (Murphy, Van Hollen) Strengthening Consumer Protections and Medical Debt Transparency Act. **Support.**
• 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

- H.R. 149 (Green), Housing Fairness Act. Support.

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. (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.**