Legislation

On behalf of our low-income clients, we are monitoring the following legislative activities. Visit Congress.gov for the status of a federal 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 U.S. representative is here, and Members’ Twitter handles are here.

Note: For more materials on a particular subject area, visit our Issues page.

NCLC 2022 Consumer Protection Federal Priorities

Federal (2021-22)

Access to Justice


Arbitration


Bankruptcy


Broadband


Consumer Protection


Credit and Consumer Reporting


Criminal Justice

• S. 1541 (Sen. Duckworth), Martha Wright-Reed Just and Reasonable Communications Act of 2021. **Support**.
• S. 3024 (Sen. Schatz), State Justice Improvement Act. **Support**.

**Debt Collection**

• H.R. 1023 (Rep. Scanlon), Justice for Student Borrowers Act. **Support**.
• H.R. 2135 (Cohen), Fair Debt Collection Improvement Act. **Support**.
• H.R. 2458 (Rep. Auchincloss), Non-Judicial Foreclosure Debt Collection Clarification Act. **Support**.
• H.R. 2572 (Rep. Cleaver), Stop Debt Collection Abuse Act. **Support**.
• S. 355 (Sen. Van Hollen), COVID-19 Medical Debt Collection Relief Act of 2021. **Support**.

**Deposit Accounts**

• H.R. 4277, the Overdraft Protection Act of 2021. **Support**.
• CA S. 497 (Sen. Limón), Qualifying accounts for direct deposit of state payments. Support Letter.

**Energy**


**Fair Lending**


**High Cost Loans**


**Housing**

• H.R. 816 (Rep. Kaptur), Restoring Communities Left Behind Act. **Support**.
• H.R. 2143 (Rep. Higgins), Neighborhood Homes Investment Act. **Support**.
• H.R. 2553 (Rep. Cleaver), Real Estate Valuation Fairness and Improvement Act of 2021. **Support**.
• H.R. 3009 (Rep. Garcia), To amend the Truth in Lending Act and the Real Estate Settlement Procedures Act of 1974 to establish language access requirements for creditors and servicers, and for other purposes. Coalition Support Letter.
• H.R. 3333 (Rep. Axne), Manufactured Housing Tenant’s Bill of Rights. **Support**.
• H.R. 3555 (Rep. Williams), Voters on the Move Registration Act. **Support**.
• S. 1368 (Sen. Warren), A bill to make housing more affordable, and for other purposes. Support.
• S. 2131 (Sen. Tester), Promoting access to small dollar mortgages. Support Letter.

Medical Debt


Payments


Racial Justice


Student Loans

• S. 1288 (Sen. Sanders), A bill to amend the Higher Education Act of 1965 to ensure College for All. Support.

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Legislative Activities Archive