

Legislation

On behalf of our low-income clients, we are monitoring the following legislative activities. Visit [Congress.gov](https://www.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. 3913 (Cortez-Masto)/H.R. 7171 (Horsford) End Double Taxation of Successful Consumer Claims Act. Senate Support Letter. House Support Letter.
- S. 2627 (Cortez-Masto) End Double Taxation of Successful Civil Claims Act. **Support.**
- S. 610 (Sen. Blumenthal)/H.R. 1423 (Rep. Johnson), Forced Arbitration Injustice Repeal (FAIR) Act. Consumer support letter on House and Senate bills.
- S. 630 (Sen. Brown) Arbitration Fairness for Consumers 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.**
- H.R. 1500 (Rep. Waters) Consumer First Act. Support letter.

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.
- 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. 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 3621 (Rep. Waters) Comprehensive Credit Reporting Enhancement, Disclosure, Innovation, and Transparency Act of 2020. Support letter.

- 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 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.**
- H.R. 6389 (Rep. Rush). Martha Wright Prison Phone Justice Act. **Support.**
- H.R. 6061 (Rep. Nadler). The State Justice Improvement Act. **Support.**
- H.R. 3948 (Rep. Meeks). Debt Collection Practices Harmonization Act of 2019. **Support.**
- 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.**
- MA H. 4694/S. 2734, Debt Collection Fairness Act. House Support Letter. Senate Support Letter. Group 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. 5934 (Rep. Bonamici) Securing Consumers against Misrepresented Debt Act of 2020. **Support.**
- 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.**
- H.R. 5001 (Rep. Clay), Non-Judicial Foreclosure Debt Collection Clarification Act. **Support.**
- H.R.5003 (Rep. Dean), Fair Debt Collection Practices for Servicemembers Act. **Support.**
- H.R. 5021 (Rep. Pressley), Ending Debt Collection Harassment Act of 2019. **Support.**
- H.R. 3948 (Rep. Meeks). Debt Collection Practices Harmonization Act of 2019. **Support.**

Earned Income Tax Credit

- H.R. 3157 (Rep. Kildee), S. 1138 (Sen. Brown) Working Family Tax Relief Act. Support letter to Senate and House.

Electronic Communications

- S. 4159 (Thune), E-Sign Modernization Act. Oppose.

Fair Lending

- H.R. 2324 (Rep. Garcia) /S. 1205 (Sen. Gillibrand), Protections in Consumer Lending Act. **Support.**

Housing

- H.R. 8003 (Evans, Clay), Helping HOMES Act of 2020. **Support.**
- H.R. 6794 (Rep. Vargas), Promoting Access to Credit for Homebuyers 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. 5001 (Rep. Clay), Non-Judicial Foreclosure Debt Collection Clarification Act. **Support.**
- H.R. 5931 (Rep. Clay), Improving FHA Support for Small Dollar Mortgages Act of 2020. **Support.**
- H.R. 2445 (Rep. Emmer and Foster), Self-Employed Mortgage Access Act of 2019. **Support.**
- H.R. 4783 (Reps. Green, Chu, Garcia and Clay), LEP Data Acquisition in Mortgage Lending Act of 2019. **Support.**
- H.R. 3141 (Rep. Phillips) FHA Loan Affordability Act of 2019. **Support.**
- S. 2279 (Sen. Cortez Masto)/H.R. 3958 (Rep. Waters), FHA Foreclosure Prevention Act. **Support.**
- S. 571 (Sen. Merkley) Residential Rent to Own Protection Act. **Support.**
- S. 787 (Sen. Warren) American Housing and Economic Mobility Act of 2019. **Support letter.**
- S. 331 (Sen. Cortez Masto)/H.R. 936 (Rep. Velasquez), Home Loan Quality Transparency 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.**
- H.R. 4254 (Rep. Maloney), Overdraft Protection Act of 2019. **Support.**

Payday Loans

- H.R. 5050 and S. 2833 (Rep. J. Garcia and Sen. Merkley), Veterans and Consumers Fair Credit Act. **Support.**
- Calif. SB 472. NCLC opposition letter.
- Indiana SB 613. NCLC & CRL analysis.

Payments

- H.R. 2650 (Payne)/S. 4145 (Menendez), Payment Choice Act. **Group Support Letter. Press Release.**

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. 2991, the Protection of Social Security Benefits Restoration Act, led by Rep. Raul Grijalva (D-AZ).

- 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.**
- H.R. 3512 and S. 867 (Rep. Lee and Sen. Durbin) Borrower Defense Congressional Review Act repeal. Support letter.
- H.R. 2486 and S.1279 (Rep. Adams and Sen. Jones)- FUTURE Act. Support letter to Senate.
- S. 1153 (Senators Baldwin, Braun, Shaheen and Fischer) Stop Student Debt Relief Scams Act of 2019. **Support.**