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. You can also email your representatives.

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

Arbitration


Bankruptcy Relief


Consumer Financial Protection


Credit Reporting

- S. 3508 (Schatz, Brown), Disaster Protection For Workers’ Credit 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. 3508 (Senators Schatz and Brown) The Disaster Protection for Workers’ Credit Act. Support.

Criminal Justice

Debt Collection

- **Conn. H.B. 5427**, An Act Concerning Issues Relating to Debt Collection §§ 1, 2 and 3. [Support testimony](#).
- **H.R. 5530** (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


Fair Lending


Housing

- **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


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. 5114, the Stop EITC and CTC Seizures Act, led by Rep. Sylvia Garcia (D-TX).
- 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.