

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 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 Federal Priorities

Access to Justice

- H.R. 595 (Rep. Schakowsky), Covid-19 Justice and Accountability Act. **Support.**
- H.R. 4445 (Rep. Bustos), Ending Forced Arbitration of Sexual Assault and Sexual Harassment Act of 2021. Support letter.
- S. 505/H.R. 963 (Sen. Blumenthal/Rep. Johnson), Forced Arbitration Injustice Repeal Act. Support Letter.
- S. 766/H.R. 4457 (Sen. Cortez Masto/Rep. Horsford), End Double Taxation of Successful Consumer Claims Act. Consumer Support Letter.

Arbitration

- H.R. 1023 (Rep. Scanlon), Justice for Student Borrowers Act. **Support.**

Banking

- H.R. 4277 (Rep. Maloney), Overdraft Protection Act of 2021. Support Letter.
- H.R. 5912 (Rep. Garcia), Close the ILC Loophole Act. Consumer-bank support letter.
- S. 2677 (Sen. Booker), Stop Overdraft Profiteering Act of 2021. **Support.**

Bankruptcy

- H.R. 4777 (Rep. Nadler), Nondebtor Release Prohibition Act of 2021. Support Letter.

Broadband

- S. 2729 (Sen. Warnock), Device Access for Every American Act. **Support.**

Consumer Protection

- H.R. 675 (Rep. Schakowsky), Covid-19 Price Gouging Prevention Act. **Support.**
- H.R. 2668 (Rep. Cardenas), Consumer Protection and Recovery Act. Group Support Letter.

Credit and Consumer Reporting

- H.R. 3439 (Rep. Sánchez), Fair Credit Reporting for Servicemembers Act. **Support.**
- H.R. 4120 (Rep. Pressley), Comprehensive CREDIT Act of 2021. **Support.**
- S. 1343 (Sen. Reed), Consumer Credit Control Act of 2021. **Support.**
- S. 2417 (Sen. Scott), Credit Access and Inclusion Act of 2021. **Oppose.**

Criminal Justice

- H.R. 2152 (Rep. Lieu), Pretrial Integrity and Safety Act of 2021. **Support.**
- H.R. 2489 (Rep. Rush), Martha Wright Prison Phone Justice Act. **Support.**
- H.R. 2572 (Rep. Cleaver), Stop Debt Collection Abuse Act. **Support.**
- H.R. 2628 (Rep. Meeks), Debt Collection Practices Harmonization Act. **Support.**
- S. 998 (Sen. Coons), Driving for Opportunity Act of 2021. **Support.**
- S. 1541 (Sen. Duckworth), Martha Wright-Reed Just and Reasonable Communications Act of 2021. **Support.**
- S. 2507/H.R. 4744 (Sen. Booker/Rep. Cárdenas), Eliminating Debtor's Prison for Kids Act. **Support.**
- S. 3024 (Sen. Schatz), State Justice Improvement Act. **Support.**
- S. 3049/H.R. 5651 (Sen. Van Hollen/Rep. Trone), Fresh Start Act of 2021. **Support.**

Debt Collection

- H.R. 1023 (Rep. Scanlon), Justice for Student Borrowers Act. **Support.**
- H.R. 1491 (Rep. Dean), Fair Debt Collection Practices for Servicemembers Act. **Support.**
- H.R. 1657 (Rep. Pressley), Ending Debt Collection Harassment Act of 2021. **Support.**
- H.R. 1671 (Rep. Bonamici), Securing Consumers Against Misrepresented (SCAM) Debt 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. 2547 (Rep. Waters), Comprehensive Debt Collection Improvement Act. Support Letter.
- H.R. 2572 (Rep. Cleaver), Stop Debt Collection Abuse Act. **Support.**
- H.R. 2628 (Rep. Meeks), Debt Collection Practices Harmonization 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

- H.R. 551 (Rep. Kuster), Energy Debt Relief for American Families Act. **Support.**
- H.R. 7949 (Rep. Watson Coleman), the "Stay Cool" Act. Support Letter.

High Cost Loans

- California AB 2540, Qualifying Accounts for Direct Deposit of Publicly Administered Funds. NCLC & CRL Opposition Letter. Coalition Opposition Letter.
- S. 2508 (Sen. Reed)/H.R. 5974 (Rep. Garcia), Veterans and Consumers Fair Credit Act. Coalition Support Letter.

Housing

- Economic Continuity and Stability Act (LIBOR) (Sen. Tester). Support Letter.
- H.R. 68 (Rep. Green)/S. 769 (Sen. Cortez Masto), Housing Fairness Act of 2021. **Support.**
- 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. 3332 (Rep. Axne), Manufactured Housing Community Preservation Act of 2021. **Support.**
- 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.**
- H.R. 4495 (Rep. Waters), Downpayment Toward Equity Act of 2021. Group Support Letter.
- H.R. 4497 (Rep. Waters), Housing Is Infrastructure Act of 2021. **Support.** Coalition Letter to Congress Supporting Inclusion of Housing in Build Back Better Budget Reconciliation Bill.
- H.R. 4791 (Rep. Waters), Protecting Renters from Evictions Act of 2021. Group Support Letter.
- H.R. 8328 (Rep. Bonamici), Fair Manufactured Housing Lending 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.
- S. 4671/H.R. 8577 (Sen. Bennet/Rep. Perlmutter), GREEN Appraisals Act of 2022. **Support.**

Medical Debt

- H.R. 2537 (Rep. Tlaib), Consumer Protection for Medical Debt Collections Act. **Support.**
- S. 214/H.R. 773 (Sen. Merkley/Rep. Porter), Medical Debt Relief Act of 2021. **Support.**

Payments

- H.R. 4395 (Rep. Payne), Payment Choice Act of 2021. Consumer Support Letter.

Racial Justice and Fair Lending

- H.R. 166 (Rep. Green), Fair Lending for All Act. Support Letter.
- H.R. 816 (Rep. Kaptur), Restoring Communities Left Behind Act. **Support.**
- H.R. 2553 (Rep. Cleaver), Real Estate Valuation Fairness and Improvement Act of 2021. **Support.**
- H.R. 4495 (Rep. Waters), Downpayment Toward Equity Act of 2021. Group Support Letter.
- S. 2131 (Sen. Tester), Promoting access to small dollar mortgages. Support Letter.

Student Loans

- H.R. 2498 (Rep. Dean), Private Loan Disability Discharge Act. **Support.**
- H.R. 3247 (Rep. Garcia), Stop EITC and CTC Seizures Act. **Support.**
- H.R. 6466 (Rep. Williams), Student Loan Rehabilitation and Credit Score Improvement Act of 2022. **Support.**
- H.R. 6749 (Rep. Ross), Clean Slate through Repayment Act of 2022. **Support.**
- H.R. 7000 (Rep. Stevens), Clean Slate through Consolidation Act. **Support.**
- S. 210 (Sens. Rubio, Warren), Protecting JOBS Act. **Support.**
- S. 496/H.R. 1564 (Sen. Menendez/Rep. Gomez), Student Loan Tax Relief Act. **Support.**
- S. 839 (Sen. Cassidy), College Transparency Act. **Support.**
- S. 1263/H.R. 2804 (Sen. Schatz/Rep. Pocan), Debt-Free College Act of 2021. **Support.**
- S. 1288 (Sen. Sanders), A bill to amend the Higher Education Act of 1965 to ensure College for All. **Support.**

Taxes

- Tax Filing Simplification Act (Sen. Warren). Group Support Letter.

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