

HR 4347

Debt Collection Practices Harmonization Act

Congress: 114 (2015–2017, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jan 7, 2016

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Jan 7, 2016)

Official Text: <https://www.congress.gov/bill/114th-congress/house-bill/4347>

Sponsor

Name: Rep. Meeks, Gregory W. [D-NY-5]

Party: Democratic • **State:** NY • **Chamber:** House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jan 7, 2016

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Debt Collection Practices Harmonization Act

This bill amends the Fair Debt Collection Practices Act to:

- cover debt owed to a state, and
- require the Consumer Financial Protection Board to prescribe a percentage increase based on the Consumer Price Index for All Urban Consumers in order to index annually for inflation civil damages awarded for abusive practices by a debt collector.

The bill also empowers the court to award injunctive relief for violations of the Act.

The Department of the Treasury may not contract with any debt collector or other private party to recoup overpayments of disaster assistance to an individual or household by the Federal Emergency Management Agency (FEMA) under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

Actions Timeline

- **Jan 7, 2016:** Introduced in House
- **Jan 7, 2016:** Referred to the House Committee on Financial Services.