

HR 864

Stop Debt Collection Abuse Act of 2017

Congress: 115 (2017–2019, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Feb 3, 2017

Current Status: Hearings Held by the Subcommittee on Financial Institutions and Consumer Credit Prior to Referral.

Latest Action: Hearings Held by the Subcommittee on Financial Institutions and Consumer Credit Prior to Referral. (Jul 12, 2017)

Official Text: <https://www.congress.gov/bill/115th-congress/house-bill/864>

Sponsor

Name: Rep. Love, Mia B. [R-UT-4]

Party: Republican • **State:** UT • **Chamber:** House

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Feb 3, 2017
Rep. Ellison, Keith [D-MN-5]	D · MN		Feb 3, 2017
Rep. Hill, J. French [R-AR-2]	R · AR		Feb 3, 2017

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Hearings By (subcommittee)	Jul 12, 2017

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
115 S 575	Related bill	Mar 8, 2017: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Stop Debt Collection Abuse Act of 2017

This bill amends the Fair Debt Collection Practices Act to apply that Act's restrictions to collectors of debt owed to a federal agency.

A federal agency that is a creditor may not sell or transfer a debt to a debt collector until 90 days after the obligation becomes delinquent or defaults. Specified notice to the consumer of such a sale or transfer is required.

A collector of debt owed to a federal agency may not collect any interest, fee, charge, or expense that is: (1) unreasonable in relation to actual costs, (2) not authorized by a contract between the debt collector and the federal agency, or (3) greater than 10% of the amount collected.

The Government Accountability Office shall study and report to Congress on the use of debt collectors by federal, state, and local government agencies.

Actions Timeline

- **Jul 12, 2017:** Hearings Held by the Subcommittee on Financial Institutions and Consumer Credit Prior to Referral.
- **Feb 3, 2017:** Introduced in House
- **Feb 3, 2017:** Referred to the House Committee on Financial Services.