

## HR 4403

Stop Debt Collection Abuse Act of 2019

**Congress:** 116 (2019–2021, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Sep 19, 2019

**Current Status:** Placed on the Union Calendar, Calendar No. 538.

**Latest Action:** Placed on the Union Calendar, Calendar No. 538. (Dec 15, 2020)

**Official Text:** <https://www.congress.gov/bill/116th-congress/house-bill/4403>

### Sponsor

**Name:** Rep. Cleaver, Emanuel [D-MO-5]

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

### Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Hill, J. French [R-AR-2]	R · AR		Sep 19, 2019

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Dec 15, 2020

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

Bill	Relationship	Last Action
116 S 2516	Related bill	Sep 19, 2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

## **Stop Debt Collection Abuse Act of 2019**

This bill applies certain consumer protections regarding debt collection to debt owed to a federal agency and to debt buyers.

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 must report on the use of debt collectors by federal, state, and local government agencies.

### **Actions Timeline**

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- **Dec 15, 2020:** Reported (Amended) by the Committee on Financial Services. H. Rept. 116-654.
- **Dec 15, 2020:** Placed on the Union Calendar, Calendar No. 538.
- **Nov 14, 2019:** Committee Consideration and Mark-up Session Held.
- **Nov 14, 2019:** Ordered to be Reported (Amended) by the Yeas and Nays: 54 - 0.
- **Nov 13, 2019:** Committee Consideration and Mark-up Session Held.
- **Sep 19, 2019:** Introduced in House
- **Sep 19, 2019:** Referred to the House Committee on Financial Services.