

HR 2547

Comprehensive Debt Collection Improvement Act

Congress: 117 (2021–2023, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Apr 15, 2021

Current Status: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban A

Latest Action: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (May 17, 2021)

Official Text: <https://www.congress.gov/bill/117th-congress/house-bill/2547>

Sponsor

Name: Rep. Waters, Maxine [D-CA-43]

Party: Democratic • State: CA • Chamber: House

Cosponsors (7 total)

| Cosponsor | Party / State | Role | Date Joined |
|-----------------------------------|---------------|------|--------------|
| Rep. Auchincloss, Jake [D-MA-4] | D · MA | | Apr 15, 2021 |
| Rep. Cleaver, Emanuel [D-MO-5] | D · MO | | Apr 15, 2021 |
| Rep. Dean, Madeleine [D-PA-4] | D · PA | | Apr 15, 2021 |
| Rep. Meeks, Gregory W. [D-NY-5] | D · NY | | Apr 15, 2021 |
| Rep. Pressley, Ayanna [D-MA-7] | D · MA | | Apr 15, 2021 |
| Rep. Tlaib, Rashida [D-MI-13] | D · MI | | Apr 15, 2021 |
| Rep. Velazquez, Nydia M. [D-NY-7] | D · NY | | Apr 15, 2021 |

Committee Activity

| Committee | Chamber | Activity | Date |
|---|---------|-------------|--------------|
| Banking, Housing, and Urban Affairs Committee | Senate | Referred To | May 17, 2021 |
| Financial Services Committee | House | Reported By | Apr 30, 2021 |

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

| Bill | Relationship | Last Action |
|------------------------------|--------------|--|
| 117 S 2544 | Related bill | Jul 29, 2021: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| 117 HRES 380 | Related bill | May 12, 2021: Motion to reconsider laid on the table Agreed to without objection. |
| 117 HR 3092 | Related bill | May 11, 2021: Referred to the House Committee on Financial Services. |
| 117 HR 2628 | Related bill | Apr 16, 2021: Referred to the House Committee on Financial Services. |
| 117 HR 2572 | Related bill | Apr 15, 2021: Referred to the House Committee on Financial Services. |
| 117 HR 2498 | Related bill | Apr 14, 2021: Referred to the Committee on Financial Services, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned. |
| 117 HR 2537 | Related bill | Apr 14, 2021: Referred to the House Committee on Financial Services. |
| 117 HR 2540 | Related bill | Apr 14, 2021: Referred to the House Committee on Financial Services. |
| 117 S 1119 | Related bill | Apr 14, 2021: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| 117 HR 2458 | Related bill | Apr 13, 2021: Referred to the House Committee on Financial Services. |
| 117 HR 2135 | Related bill | Mar 23, 2021: Referred to the House Committee on Financial Services. |
| 117 HR 1657 | Related bill | Mar 8, 2021: Referred to the House Committee on Financial Services. |

Comprehensive Debt Collection Improvement Act

This bill generally provides additional financial protections for consumers and places restrictions on debt collection activities.

Regarding additional consumer protections, the bill

- expands certain protections currently applicable to federally backed student loans to private student loans, including by requiring the discharge of a private student loan in the event of the borrower's death or total and permanent disability;
- prohibits a consumer reporting agency from adding any information related to a debt arising from a medically necessary procedure to a consumer credit report and places restrictions on the reporting of other types of medical debt; and
- applies certain consumer protections regarding debt collection to debt owed to a federal agency, states, debt buyers, and businesses engaged in nonjudicial foreclosures.

It also prohibits certain loan conditions that limit a borrower's opportunity to be heard in court in the event of default.

Additionally, the bill restricts debt collectors and debt collection practices by

- prohibiting a debt collector from representing to a service member that failure to cooperate with a debt collector will result in a reduction of rank or similar action,
- limiting a debt collector's electronic communications with a debtor without the debtor's permission, and
- requiring a debt collector to provide advance notice to a consumer of the intent to take legal action to collect a debt.

The Government Accountability Office must report on the impact of debt collection on service members and on the use of debt collectors by federal and state agencies.

Actions Timeline

- **May 17, 2021:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **May 13, 2021:** Considered under the provisions of rule H. Res. 380. (consideration: CR H2276-2295; text: CR H2276-2279)
- **May 13, 2021:** Rule provides for consideration of H.R. 2547 and H.R. 1065. Measure will be considered read. Specified amendments are in order. The previous question on each measure is considered ordered without intervening motions except one hour of debate and a motion to recommit. H. Res. 379 is adopted.
- **May 13, 2021:** DEBATE - The House proceeded with one hour of debate on H.R. 2547.
- **May 13, 2021:** DEBATE - Pursuant to the provisions of H. Res. 380, the House proceeded with 20 minutes of debate on the Waters amendment en bloc No. 1.
- **May 13, 2021:** POSTPONED PROCEEDINGS - At the conclusion of debate on the Waters amendment en bloc No. 1, the Chair put the question on adoption of the amendment and by voice vote, announced that the ayes had prevailed. Mrs. Wagner demanded the yeas and nays and the Chair postponed further proceedings until a time to be announced.
- **May 13, 2021:** DEBATE - Pursuant to the provisions of H. Res. 380, the House proceeded with 20 minutes of debate on the Waters amendment en bloc No. 2.
- **May 13, 2021:** POSTPONED PROCEEDINGS - At the conclusion of debate on the Waters amendment en bloc No. 2, the Chair put the question on adoption of the amendment and by voice vote, announced that the noes had prevailed. Mrs. Wagner demanded the yeas and nays and the Chair postponed further proceedings until a time to be announced.
- **May 13, 2021:** DEBATE - Pursuant to the provisions of H. Res. 380, the House proceeded with 10 minutes of debate on the Wagner amendment No. 9.
- **May 13, 2021:** POSTPONED PROCEEDINGS - At the conclusion of debate on the Wagner amendment, the Chair put the question on adoption of the amendment and by voice vote, announced that the noes had prevailed. Mrs. Wagner demanded the yeas and nays and the Chair postponed further proceedings until a time to be announced.
- **May 13, 2021:** Motion to reconsider laid on the table. Agreed to without objection.
- **May 13, 2021:** The previous question was ordered pursuant to the rule.
- **May 13, 2021:** Passed/agreed to in House: On passage Passed by the Yeas and Nays: 215 - 207 (Roll no. 141).
- **May 13, 2021:** On passage Passed by the Yeas and Nays: 215 - 207 (Roll no. 141).
- **May 13, 2021:** Motion to reconsider laid on the table Agreed to without objection.
- **May 11, 2021:** Rules Committee Resolution H. Res. 380 Reported to House. Rule provides for consideration of H.R. 2547 and H.R. 1065. Measure will be considered read. Specified amendments are in order. The previous question on each measure is considered ordered without intervening motions except one hour of debate and a motion to recommit. H. Res. 379 is adopted.
- **Apr 30, 2021:** Reported (Amended) by the Committee on Financial Services. H. Rept. 117-23.
- **Apr 30, 2021:** Placed on the Union Calendar, Calendar No. 10.
- **Apr 21, 2021:** Committee Consideration and Mark-up Session Held.
- **Apr 21, 2021:** Ordered to be Reported (Amended) by the Yeas and Nays: 30 - 23.
- **Apr 20, 2021:** Committee Consideration and Mark-up Session Held.
- **Apr 15, 2021:** Introduced in House
- **Apr 15, 2021:** Referred to the House Committee on Financial Services.