

HR 1653

Civil Investigative Demand Reform Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Feb 27, 2025

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

Latest Action: Referred to the House Committee on Financial Services. (Feb 27, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/1653>

Sponsor

Name: Rep. Barr, Andy [R-KY-6]

Party: Republican • State: KY • Chamber: House

Cosponsors (6 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Gonzalez, Vicente [D-TX-34]	D · TX		Feb 27, 2025
Rep. Moskowitz, Jared [D-FL-23]	D · FL		Feb 27, 2025
Rep. Timmons, William R. [R-SC-4]	R · SC		Mar 3, 2025
Rep. Meuser, Daniel [R-PA-9]	R · PA		Jun 26, 2025
Rep. Wagner, Ann [R-MO-2]	R · MO		Jun 26, 2025
Rep. Moore, Tim [R-NC-14]	R · NC		Jul 16, 2025

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Feb 27, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Civil Investigative Demand Reform Act of 2025

This bill revises the Consumer Financial Protection Bureau's (CFPB's) civil investigative demand process. The demand process is used to gather information relevant to a violation of consumer financial law before formal proceedings.

Under the bill, such demands must be issued and served no later than six years after the date of the violation. The demand must also provide specific reference to particular facts regarding the violation.

The bill establishes a process that allows an advising attorney to submit questions on behalf of a person compelled by a demand to appear for oral testimony.

The bill also allows for judicial review if the CFPB denies a petition to set aside or modify a demand. These petitions must be treated as confidential.

In addition, the bill expands the grounds on which a petitioner may seek relief from such a demand to include a demonstration that the demand (1) is unduly burdensome, expensive, and outside the scope of the inquiry; (2) is unreasonably cumulative or duplicative; or (3) can be obtained from some other source that is more convenient, less burdensome, or less expensive.

Actions Timeline

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