

## HR 306

### ESCRA Act

**Congress:** 119 (2025–2027, Current)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Jan 9, 2025

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

**Latest Action:** Referred to the House Committee on Financial Services. (Jan 9, 2025)

**Official Text:** <https://www.congress.gov/bill/119th-congress/house-bill/306>

### Sponsor

**Name:** Rep. McBride, Sarah [D-DE-At Large]

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

### Cosponsors (7 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Kim, Young [R-CA-40]	R · CA		Jan 9, 2025
Rep. Bynum, Janelle S. [D-OR-5]	D · OR		Feb 3, 2026
Rep. Fitzpatrick, Brian K. [R-PA-1]	R · PA		Feb 3, 2026
Rep. Gottheimer, Josh [D-NJ-5]	D · NJ		Feb 3, 2026
Rep. Lawler, Michael [R-NY-17]	R · NY		Feb 3, 2026
Rep. Sherman, Brad [D-CA-32]	D · CA		Apr 14, 2026
Rep. Van Drew, Jefferson [R-NJ-2]	R · NJ		Apr 14, 2026

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jan 9, 2025

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

*No related bills are listed.*

## **Ending Scam Credit Repair Act or the ESCRA Act**

This bill revises the Credit Repair Organizations Act and creates additional requirements for credit repair organizations (CROs).

Under current law, it is illegal for a person (including a CRO) to make false or misleading statements regarding a consumer's creditworthiness or standing to a consumer reporting agency or to a consumer credit provider. The bill additionally prohibits making such statements to the Consumer Financial Protection Bureau, the Federal Trade Commission, or law enforcement. To be subject to this prohibition, the bill also requires such statements to be made knowingly.

The bill also revises CRO obligations to consumers. A CRO is prohibited from charging a consumer for a service (e.g., getting inaccurate information removed from a credit report) until the CRO provides proof of success not less than six months after providing the service. The bill also requires additional disclosures to consumers, requires the retention of any recorded telephone calls, and increases the time records must be retained from two to five years. In addition, consumers must be given copies of all communications sent on their behalf.

Under the bill, all persons must be licensed by a state to act as a CRO. The bill also restricts a CRO's ability to submit multiple credit disputes regarding the same information.

The bill also sets a minimum liability amount for damages of \$500 for each violation of the Credit Repair Organizations Act.



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