

HR 3682

Financial Stability Oversight Council Improvement Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jun 3, 2025

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

Latest Action: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Feb 11, 2026)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/3682>

Sponsor

Name: Rep. Foster, Bill [D-IL-11]

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

Cosponsors (20 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Huizenga, Bill [R-MI-4]	R · MI		Jun 3, 2025
Rep. Gottheimer, Josh [D-NJ-5]	D · NJ		Jun 17, 2025
Rep. Kim, Young [R-CA-40]	R · CA		Jul 2, 2025
Rep. Pettersen, Brittany [D-CO-7]	D · CO		Jul 10, 2025
Rep. Sherman, Brad [D-CA-32]	D · CA		Jul 10, 2025
Rep. Lucas, Frank D. [R-OK-3]	R · OK		Jul 15, 2025
Rep. Torres, Ritchie [D-NY-15]	D · NY		Jul 15, 2025
Rep. Meuser, Daniel [R-PA-9]	R · PA		Jul 16, 2025
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Jul 17, 2025
Rep. Houlahan, Chrissy [D-PA-6]	D · PA		Aug 29, 2025
Rep. Scott, David [D-GA-13]	D · GA		Sep 2, 2025
Rep. Schneider, Bradley Scott [D-IL-10]	D · IL		Sep 8, 2025
Rep. Gonzalez, Vicente [D-TX-34]	D · TX		Sep 9, 2025
Rep. Bynum, Janelle S. [D-OR-5]	D · OR		Sep 15, 2025
Rep. Downing, Troy [R-MT-2]	R · MT		Sep 15, 2025
Rep. Wagner, Ann [R-MO-2]	R · MO		Sep 15, 2025
Rep. De La Cruz, Monica [R-TX-15]	R · TX		Sep 16, 2025
Rep. Himes, James A. [D-CT-4]	D · CT		Sep 16, 2025
Rep. Lawler, Michael [R-NY-17]	R · NY		Sep 16, 2025
Rep. Nunn, Zachary [R-IA-3]	R · IA		Sep 16, 2025

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Feb 11, 2026
Financial Services Committee	House	Reported By	Nov 4, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 S 3578	Identical bill	Dec 18, 2025: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Jun 3, 2025)

Financial Stability Oversight Council Improvement Act of 2025

This bill requires the Financial Stability Oversight Council, prior to determining that a U.S. nonbank financial company shall be supervised by the Federal Reserve Board and therefore subject to certain prudential standards, to first determine that certain alternative actions would not mitigate the threat the company may pose to U.S. financial stability.

Actions Timeline

- **Feb 11, 2026:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
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- **Feb 9, 2026:** Mr. Hill (AR) moved to suspend the rules and pass the bill, as amended.
- **Feb 9, 2026:** Considered under suspension of the rules. (consideration: CR H2074-2076)
- **Feb 9, 2026:** DEBATE - The House proceeded with forty minutes of debate on H.R. 3682.
- **Feb 9, 2026:** Passed/agreed to in House: On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote. (text: CR H2074)
- **Feb 9, 2026:** On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote. (text: CR H2074)
- **Feb 9, 2026:** Motion to reconsider laid on the table Agreed to without objection.
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- **Nov 4, 2025:** Reported (Amended) by the Committee on Financial Services. H. Rept. 119-364.
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- **Nov 4, 2025:** Placed on the Union Calendar, Calendar No. 316.
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- **Jun 3, 2025:** Referred to the House Committee on Financial Services.
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