

Suspend the Rules and Pass the Bill, H.R. 2332, With an Amendment

(The amendment strikes all after the enacting clause and inserts a new text)

117TH CONGRESS
1ST SESSION

H. R. 2332

To prohibit consumer reporting agencies from furnishing a consumer report containing any adverse item of information about a consumer if such consumer is a victim of trafficking, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

APRIL 1, 2021

Mr. MCHENRY (for himself, Mrs. WAGNER, Mr. GONZALEZ of Ohio, Mr. TAYLOR, and Mr. HILL) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To prohibit consumer reporting agencies from furnishing a consumer report containing any adverse item of information about a consumer if such consumer is a victim of trafficking, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Debt Bondage Repair
5 Act”.

1 **SEC. 2. ADVERSE INFORMATION IN CASES OF TRAF-**
2 **FICKING.**

3 (a) IN GENERAL.—The Fair Credit Reporting Act
4 (15 U.S.C. 1681 et seq.) is amended by inserting after
5 section 605B the following:

6 **“§ 605C Adverse information in cases of trafficking**

7 “(a) IN GENERAL.—A consumer reporting agency
8 may not furnish a consumer report containing any adverse
9 item of information about a consumer that resulted from
10 a severe form of trafficking in persons or sex trafficking
11 if the consumer has provided trafficking documentation to
12 the consumer reporting agency.

13 “(b) RULEMAKING.—

14 “(1) IN GENERAL.—The Director shall, not
15 later than 180 days after the date of the enactment
16 of this section, issue a rule to implement subsection
17 (a).

18 “(2) CONTENTS.—The rule issued pursuant to
19 paragraph (1) shall establish a method by which
20 consumers shall submit trafficking documentation to
21 consumer reporting agencies.

22 “(c) DEFINITIONS.—

23 “(1) TRAFFICKING DOCUMENTATION.—The
24 term trafficking documentation means—

25 “(A) documentation of either—

1 “(i) a determination by a Federal or
2 State government entity that a consumer is
3 a victim of trafficking; or

4 “(ii) a determination by a court of
5 competent jurisdiction that a consumer is
6 a victim of trafficking; and

7 “(B) documentation that identifies items
8 of adverse information that should not be fur-
9 nished by a consumer reporting agency because
10 the items resulted from the severe form of traf-
11 ficking in persons or sex trafficking of which
12 such consumer is a victim.

13 “(2) VICTIM OF TRAFFICKING.—For the pur-
14 poses of this section, the term “victim of traf-
15 ficking” means a person who is a victim of a severe
16 form of trafficking in persons or sex trafficking, as
17 such terms are defined in section 103 of the Traf-
18 ficking Victims Protection Act of 2000.”.

19 (b) TABLE OF CONTENTS AMENDMENT.—The table
20 of contents of the Fair Credit Reporting Act is amended
21 by inserting after the item relating to section 605B the
22 following new item:

 “605C. Adverse information in cases of trafficking.”.

23 (c) EFFECTIVE DATE.—The amendments made by
24 this section shall apply on the date that is 30 days after
25 the date on which the Director of the Bureau of Consumer

1 Financial Protection issues a rule pursuant to section
2 605C(b) of the Fair Credit Reporting Act.

3 (d) DETERMINATION OF BUDGETARY EFFECTS.—

4 The budgetary effects of this Act, for the purpose of com-
5 plying with the Statutory Pay-As-You-Go Act of 2010,
6 shall be determined by reference to the latest statement
7 titled “Budgetary Effects of PAYGO Legislation” for this
8 Act, submitted for printing in the Congressional Record
9 by the Chairman of the House Budget Committee, pro-
10 vided that such statement has been submitted prior to the
11 vote on passage.