MEMORANDUM

TO: Members of the Committee on Financial Services

FROM: Committee Majority Staff

DATE: September 11, 2026

SUBJECT: September 16, 2026, Full Committee Markup

On Wednesday, September 16, 2026 at 10:00 a.m. ET, the House Committee on Financial Services will meet in Room 2128 of the Rayburn House Office Building to markup the following measures in an order to be determined by the Chairman.

1. H.R. 1653, the Civil Investigative Demand Reform Act of 2025
2. H.R. 4936, the Taskforce for Recognizing and Averting Payment Scams (TRAPS) Act
3. H.R. 5889, the Eviction Helpline Act
4. H.R. 7030, the Securing Facilities for Mental Health Services Act
5. H.R. 7866, the American Lending Fairness Act of 2026
6. H.R. 8957, the American Reserve Modernization Act of 2026
7. H.R. 10184, the Consumer Financial Protection Accountability and Reform Act of 2026
8. H.R.10234, the Consumer-Led Enhancement of Annuity and Insurance Registration (CLEAR) Forms Act
9. H.R. 10325, a bill to increase the mandatory contribution amount of Federal Home Loan Banks to the Affordable Housing Program

H.R. 1653, the Civil Investigative Demand Reform Act of 2025

H.R. 1653, the *Civil Investigative Demand Reform Act of 2025*, was introduced on February 27, 2025, by Rep. Andy Barr (R-KY) and Rep. Vicente Gonzalez (D-TX). It has six cosponsors. The bill was attached to the March 26, 2025, Financial Institutions Subcommittee hearing titled "A New Era for the CFPB: Balancing Power and Reprioritizing Consumer Protections." H.R. 1653 reforms the Consumer Financial Protection Bureau (CFPB) civil investigative demand (CID) authority and process to ensure financial services providers, especially small entities, receive due process and are not subjected to undue burdens from CFPB investigations.

H.R. 4936, the Taskforce for Recognizing and Averting Payment Scams (TRAPS) Act

H.R. 4936, the *Taskforce for Recognizing and Averting Payment Scams (TRAPS) Act*, was introduced on August 8, 2025, by Rep. Zach Nunn (R-IA). It has 52 cosponsors, including original cosponsor Rep. Jim Himes (D-CT). The bill was attached to the December 2, 2025, Full Committee hearing titled "Oversight of Prudential Regulators."

The bill directs the Secretary of Treasury to establish a task force composed of members from the Office of the Comptroller of the Currency, Federal Reserve Board, Federal Deposit Insurance Corporation, National Credit Union Administration, CFPB, Financial Crimes Enforcement Network, Federal Communications Commission, Federal Trade Commission, Department of Justice, as well as representatives from financial institutions and other relevant stakeholders. The task force is required to examine fraud trends, consult with state and local authorities, coordinate fraud prevention efforts across Federal agencies, and issue a report on these efforts, including any legislative or regulatory recommendations to strengthen the detection and prevention of payment scams.

H.R. 5889, the Eviction Helpline Act

H.R. 5889, the *Eviction Helpline Act*, was introduced on October 31, 2025, by Rep. Ayanna Pressley (D-MA) and has two cosponsors. The legislation was originally included as part of the introduced version of H.R. 6644, *the 21st Century ROAD to Housing Act*, and passed by the House on February 9, 2026. H.R. 5889 requires HUD to establish a helpline for tenants of federally assisted rental units to call for assistance with respect to eviction-related matters.

H.R. 7030, the Securing Facilities for Mental Health Services Act

H.R. 7030, the *Securing Facilities for Mental Health Services Act*, was introduced on January 13, 2026, by Rep. Tom Emmer (R-MN) and Rep. Ritchie Torres (D-NY). The bill was attached to the January 21, 2026, full Committee hearing titled, "Oversight of the Department of Housing and Urban Development and the Federal Housing Administration." H.R. 7030 revises the Federal Housing Administration's eligibility rules for providing mortgage insurance for hospitals to include facilities that specialize in mental health care.

H.R. 7866, the American Lending Fairness Act of 2026

H.R. 7866, the *American Lending Fairness Act of 2026*, was introduced on March 9, 2026, by Rep. Warren Davidson (R-OH). It has five cosponsors, including original cosponsor Rep. Andy Barr (R-KY). The bill was attached to the September 2, 2026, Full Committee hearing titled "Strengthening the American Economy: Promoting Growth, Opportunity, and Prosperity." The bill clarifies the scope of the opt-out provision in the *Depository Institutions Deregulation and Monetary Control Act (DIDMCA) of 1980* and preserves DIDMCA's intent of parity among all types of lending institutions.

H.R. 8957, the American Reserve Modernization Act of 2026

H.R. 8957, the *American Reserve Modernization Act of 2026*, was introduced on May 21, 2026, by Rep. Nicholas Begich (R-AK) and Rep. Jared Golden (D-ME). It has 23 cosponsors. The bill was attached to the July 17, 2026, Digital Assets, Financial Technology, and Artificial Intelligence Subcommittee hearing titled "Building the Future of Finance: How the CLARITY Act Unlocks Innovation." H.R. 8957 establishes a Strategic Bitcoin Reserve and a separate

Digital Asset Stockpile within Treasury. The bill also consolidates the custody and management of digital assets held across federal agencies under the Treasury Department.

H.R. 10184, the Consumer Financial Protection Accountability and Reform Act of 2026
H.R. 10184, the *Consumer Financial Protection Accountability and Reform Act of 2026*, was introduced on August 31, 2026, by Rep. Andy Barr (R-KY) and Chairman French Hill. Provisions of this bill were included as part of the following hearings: March 26, 2025, Financial Institutions Subcommittee hearing titled "A New Era for the CFPB: Balancing Power and Reprioritizing Consumer Protections"; April 29, 2025, Financial Institutions Subcommittee hearing titled "Regulatory Overreach: The Price Tag on American Prosperity"; July 15, 2025, Full Committee hearing titled "Dodd-Frank Turns 15: Lessons Learned and the Road Ahead"; and April 16, 2026, Financial Institutions Subcommittee hearing titled "Promoting Access to Credit for Everyday Americans." The bill was included as a discussion draft to the Full Committee hearing on July 15, 2026, titled "The Semi-Annual Report of the Bureau of Consumer Financial Protection."

The bill restructures the CFPB by increasing congressional oversight, revising its funding and governance, and expanding transparency and accountability requirements for rulemaking and enforcement. It also modifies the CFPB's supervisory and enforcement authorities, clarifies legal standards for consumer protection actions, promotes regulatory coordination with other financial regulators, and establishes new safeguards for financial institutions and firms while updating complaint processes, civil penalty provisions, and regulatory review requirements.

H.R. 10234, the Consumer-Led Enhancement of Annuity and Insurance Registration (CLEAR) Forms Act
H.R. 10234, the *Consumer-Led Enhancement of Annuity and Insurance Registration (CLEAR) Forms Act,* was introduced on September 2, 2026, by Rep. Zach Nunn (R-IA) and Rep. Brittany Pettersen (D-CO). The bill was attached as a discussion draft to the June 25, 2026, Capital Markets Subcommittee hearing titled, "From Wall Street to Main Street: The Future of How America Invests." H.R. 10234 requires the Securities and Exchange Commission (SEC) to develop tailored registration forms for registered index-linked life insurance, contingent deferred annuities, and certain other registered non-variable insurance products.

H.R. 10325, a bill to increase the mandatory contribution amount of Federal Home Loan Banks to the Affordable Housing Program, and for other purposes.
H.R.10325 was introduced on September 8, 2026, by Ranking Member Maxine Waters (D-CA). The bill was attached as a discussion draft to the July 21, 2026, Housing and Insurance Subcommittee hearing titled, "Oversight of the Federal Home Loan Bank System." H.R.10325 amends the *Federal Home Loan Bank Act* to increase the percentage of annual net earnings each Federal Home Loan Bank is required to contribute to its Affordable Housing Program from 10 percent of the preceding year's net income to 15 percent beginning in 2026.