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.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “Debt Bondage Repair Act”. 
SEC. 2. ADVERSE INFORMATION IN CASES OF TRAFFICKING.

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

“§ 605C Adverse information in cases of trafficking

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

“(b) RULEMAKING.—

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

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

“(c) DEFINITIONS.—

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

“(A) documentation of either—
“(i) a determination by a Federal or State government entity that a consumer is a victim of trafficking; or
“(ii) a determination by a court of competent jurisdiction that a consumer is a victim of trafficking; and
“(B) documentation that identifies items of adverse information that should not be furnished by a consumer reporting agency because the items resulted from the severe form of trafficking in persons or sex trafficking of which such consumer is a victim.
“(2) VICTIM OF TRAFFICKING.—For the purposes of this section, the term “victim of trafficking” means a person who is a victim of a severe form of trafficking in persons or sex trafficking, as such terms are defined in section 103 of the Trafficking Victims Protection Act of 2000.”.

(b) TABLE OF CONTENTS AMENDMENT.—The table of contents of the Fair Credit Reporting Act is amended by inserting after the item relating to section 605B the following new item:
“605C. Adverse information in cases of trafficking.”.

(e) EFFECTIVE DATE.—The amendments made by this section shall apply on the date that is 30 days after the date on which the Director of the Bureau of Consumer
Financial Protection issues a rule pursuant to section 605C(b) of the Fair Credit Reporting Act.

(d) Determination of Budgetary Effects.—The budgetary effects of this Act, for the purpose of complying with the Statutory Pay-As-You-Go Act of 2010, shall be determined by reference to the latest statement titled “Budgetary Effects of PAYGO Legislation” for this Act, submitted for printing in the Congressional Record by the Chairman of the House Budget Committee, provided that such statement has been submitted prior to the vote on passage.