To amend the Fair Debt Collection Practices Act to extend the provisions of that Act to cover a debt collector who is collecting debt owed to a State or local government, to index award amounts under such Act for inflation, to provide for civil injunctive relief for violations of such Act, and for other purposes.

SECTION 1. SHORT TITLE.

This Act may be cited as the “Debt Collection Practices Harmonization Act”.

IN THE HOUSE OF REPRESENTATIVES

Mr. MEEKS introduced the following bill; which was referred to the Committee on ________

A BILL

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

SECTION 1. SHORT TITLE.
SEC. 2. PREVENTING DECEPTIVE AND HARASSING PRACTICES WHEN COLLECTING DEBT OWED TO A STATE OR LOCAL GOVERNMENT.

Section 803(5) of the Fair Debt Collection Practices Act (15 U.S.C. 1692a(5)) is amended—

(1) by striking “money arising out” and inserting the following: “money—

“(A) arising out”;

(2) by striking “judgment.” and inserting “judgment; or”; and

(3) by adding at the end the following:

“(B) owed to a State.”.

SEC. 3. AWARD OF DAMAGES.

(a) ADDITIONAL DAMAGES INDEXED FOR INFLATION.—

(1) IN GENERAL.—Section 813 of the Fair Debt Collection Practices Act (15 U.S.C. 1692k) is amended by adding at the end the following:

“(f) ADJUSTMENT FOR INFLATION.—

“(1) INITIAL ADJUSTMENT.—Not later than 90 days after the date of the enactment of this subsection, the Bureau shall provide a percentage increase (rounded to the nearest multiple of $100 or $1,000, as applicable) in the amounts set forth in this section equal to the percentage by which—
“(A) the Consumer Price Index for All Urban Consumers (all items, United States city average) for the 12-month period ending on the June 30 preceding the date on which the percentage increase is provided, exceeds

“(B) the Consumer Price Index for the 12-month period preceding January 1, 1978.

“(2) ANNUAL ADJUSTMENTS.—With respect to any fiscal year beginning after the date of the increase provided under paragraph (1), the Bureau shall provide a percentage increase (rounded to the nearest multiple of $100 or $1,000, as applicable) in the amounts set forth in this section equal to the percentage by which—

“(A) the Consumer Price Index for All Urban Consumers (all items, United States city average) for the 12-month period ending on the June 30 preceding the beginning of the fiscal year for which the increase is made, exceeds

“(B) the Consumer Price Index for the 12-month period preceding the 12-month period described in subparagraph (A).”.

(2) APPLICABILITY.—The increases made under section 813(f) of the Fair Debt Collection Practices Act, as added by paragraph (1) of this subsection,
shall apply with respect to failures to comply with a
provision of such Act (15 U.S.C. 1601 et seq.) oc-
curring on or after the date of enactment of this
Act.

(b) INJUNCTIVE RELIEF.—Section 813(d) of the Fair
Debt Collection Practices Act (15 U.S.C. 1692k(d)) is
amended by adding at the end the following: “In a civil
action alleging a violation of this title, the court may
award appropriate relief, including injunctive relief.”.

SEC. 4. PROHIBITION ON THE REFERRAL OF EMERGENCY
INDIVIDUAL ASSISTANCE DEBT.

Chapter 3 of title 31, United States Code, is amend-
ed—

(1) in subchapter II, by adding at the end the
following:

“§ 334. Prohibition on the referral of emergency indi-
vidual assistance debt

“With respect to any assistance provided by the Fed-
eral Emergency Management Agency to an individual or
household pursuant to the Robert T. Stafford Disaster Re-
lief and Emergency Assistance Act (42 U.S.C. 5122 et
seq.), if the Secretary of the Treasury seeks to recoup any
amount of such assistance because of an overpayment, the
Secretary may not contract with any debt collector or
other private party to collect such amounts, unless the
overpayment occurred because of fraud or deceit and the
recipient of such assistance knew or should have known
about such fraud or deceit.”; and

(2) in the table of contents for such chapter, by
inserting after the item relating to section 333 the
following:

“334. Prohibition on the referral of emergency individual assistance debt.”.