

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 a court of competent jurisdiction, in a lawsuit that is
12 not a class action lawsuit, has determined that the con-
13 sumer is a victim of trafficking.

14 “(b) RULEMAKING.—

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

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

23 “(A) documentation of a determination by
24 a court of competent jurisdiction that such con-
25 sumer is a victim of trafficking; and

1 “(B) documentation that identifies items
 2 of adverse information that should not be fur-
 3 nished by the consumer reporting agency be-
 4 cause the items resulted from the severe form
 5 of trafficking in persons or sex trafficking of
 6 which the consumer is a victim.

7 “(c) VICTIM OF TRAFFICKING DEFINED.—For the
 8 purposes of this section, the term “victim of trafficking”
 9 means a person who—

10 “(1) is a victim of a severe form of trafficking
 11 in persons or sex trafficking, as such terms are de-
 12 fined in section 103 of the Trafficking Victims Pro-
 13 tection Act of 2000; and

14 “(2) has been listed as a victim in a criminal
 15 case against a person who has been found guilty of
 16 a severe form of trafficking in persons or sex traf-
 17 ficking.”.

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

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

22 (c) EFFECTIVE DATE.—The amendments made by
 23 this section shall apply on the sooner of—

24 (1) the date that is 30 days after the date on
 25 which the Director of the Bureau of Consumer Fi-

1 nancial Protection issues a rule pursuant to section
2 605C(b) of the Fair Credit Reporting Act; or
3 (2) the date that is 2 years after the date of the
4 enactment of section 605C of the Fair Credit Re-
5 porting Act.

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