Legislation Details (With Text)

File #:	210330 **Version:** 0		
Type:	Resolution	**Status:**	In Committee
File created:	6/15/2021	**In control:**	JUDICIARY & LEGISLATION COMMITTEE
On agenda:		**Final action:**	
Effective date:			
Title:	Resolution expressing the City of Milwaukee's support for U.S. House Bill H.R. 2547, the Comprehensive Debt Collection Improvement Act, and directing the Department of Administration-Intergovernmental Relations Division to lobby for passage of this U.S. House bill.		
Sponsors:	ALD. RAINEY		
Indexes:	FEDERAL LEGISLATION		
Attachments:			

Date	Ver.	Action By	Action	Result	Tally
6/15/2021	0	COMMON COUNCIL	ASSIGNED TO	Pass	15:0
6/28/2021	0	JUDICIARY & LEGISLATION COMMITTEE	HELD TO CALL OF THE CHAIR	Pass	5:0

210330
ORIGINAL

ALD. RAINEY
Resolution expressing the City of Milwaukee's support for U.S. House Bill H.R. 2547, the Comprehensive Debt Collection Improvement Act, and directing the Department of Administration-Intergovernmental Relations Division to lobby for passage of this U.S. House bill.
This resolution expresses the City of Milwaukee's support for U.S. House Bill H.R. 2547, the Comprehensive Debt Collection Improvement Act, and directs the Department of Administration-Intergovernmental Relations Division to lobby for passage of this U.S. House bill.

Whereas, The U.S. House bill H.R. 2547, the Comprehensive Debt Collection Improvement Act, provides additional financial consumer protections, by:

1. Expanding certain protections currently applicable to federally backed student loans to private student loans, including by requiring the discharge of a private student loan in the event of the borrower's death or total and permanent disability.
2. Prohibiting a consumer reporting agency from adding any information related to a debt arising from a medically necessary procedure to a consumer credit report and places restrictions on the reporting of other types of medical debt.
3. Applying certain consumer protections regarding debt collection to debt owed to a federal agency, states, debt buyers and businesses engaged in non-judicial foreclosures.
4. Prohibiting certain loan conditions that limit a borrower's opportunity to be heard in court in the event of default.

; and

Whereas. U.S. House bill H.R. 2547 restricts debt collectors and debt collection practices by:

1. Prohibiting a debt collector from representing to a service member that failure to cooperate with a debt collector will result in a reduction of rank or similar action.
2. Limiting a debt collector's electronic communications with a debtor without the debtor's permission.
3. Requiring a debt collector to provide advance notice to a consumer of the intent to take legal action to collect a debt.

; now, therefore, be it

Resolved, By the Common Council of the City of Milwaukee that the City of Milwaukee supports U.S. House Bill H.R. 2547, the Comprehensive Debt Collection Improvement Act; and, be it

Further Resolved, That the Department of Administration-Intergovernmental Relations Division is directed to lobby for passage of this U.S. House bill; and, be it

Further Resolved, That the City Clerk shall provide a certified copy of this resolution to all members of the City of Milwaukee's delegation to the U.S. Congress.

LRB 176759 - 1
Aaron Cadle
June 10, 2020