

115TH CONGRESS
1ST SESSION

H. R. 1522

To amend the Equal Credit Opportunity Act and the Fair Housing Act to amend the statute of limitations for civil liability, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 13, 2017

Mr. MEEKS introduced the following bill; which was referred to the Committee on the Judiciary, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To amend the Equal Credit Opportunity Act and the Fair Housing Act to amend the statute of limitations for civil liability, 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 “Fair Lending Dis-
5 covery Clarification Act of 2017”.

1 **SEC. 2. AMENDMENT TO THE STATUTE OF LIMITATIONS**
2 **UNDER THE EQUAL CREDIT OPPORTUNITY**
3 **ACT.**

4 Section 706(f) of the Equal Credit Opportunity Act
5 (15 U.S.C. 1691e(f)) is amended—

6 (1) by redesignating paragraphs (1) and (2) as
7 subparagraphs (A) and (B), respectively (and con-
8 forming the margins accordingly);

9 (2) by striking “Any action” and inserting the
10 following:

11 “(1) IN GENERAL.—Any action”;

12 (3) by striking “No such” and inserting “Ex-
13 cept as provided in paragraph (2), no such”;

14 (4) by striking “later than 5 years after the
15 date of the occurrence of the violation” and inserting
16 “later than 5 years after the date on which the ap-
17 plicant knows or has notice that the applicant was
18 a victim of discrimination.”;

19 (5) by striking “, except that—” and inserting
20 the following:

21 “(2) EXCEPTION.—The limitation described in
22 paragraph (1) shall not apply—”; and

23 (6) in subparagraph (A) (as so redesignated),
24 by inserting “or” at the end.

1 **SEC. 3. AMENDMENT TO STATUTE OF LIMITATIONS UNDER**
2 **THE FAIR HOUSING ACT.**

3 Section 813(a)(1) of the Fair Housing Act (42
4 U.S.C. 3613(a)(1)) is amended by adding at the end the
5 following:

6 “(C) The computation of such 2-year period shall not
7 include any time during which the aggrieved person did
8 not know or have notice of the existence of the discrimina-
9 tory housing practice or the breach of the conciliation
10 agreement.”.

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