

117TH CONGRESS
1ST SESSION

H. R. 2135

To amend the Fair Debt Collection Practices Act to prohibit debt collectors from collecting, or attempting to collect, on a debt of a consumer with respect to which the statute of limitations has expired, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 23, 2021

Mr. COHEN (for himself, Ms. BONAMICI, and Ms. OCASIO-CORTEZ) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Fair Debt Collection Practices Act to prohibit debt collectors from collecting, or attempting to collect, on a debt of a consumer with respect to which the statute of limitations has expired, 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 Debt Collection
5 Improvement Act”.

1 **SEC. 2. PROHIBITION ON COLLECTING TIME-BARRED DEBT.**

2 (a) IN GENERAL.—The Fair Debt Collection Prac-
3 tices Act (15 U.S.C. 1692 et seq.) is amended by inserting
4 after section 811 the following:

5 **“§ 811A. Prohibition on collecting time-barred debt**

6 “A debt collector may not collect, or attempt to col-
7 lect, any debt of a consumer with respect to which the
8 statute of limitations has expired.”.

9 (b) CLERICAL AMENDMENT.—The table of contents
10 for the Fair Debt Collection Practices Act is amended by
11 inserting after the item relating to section 811 the fol-
12 lowing:

“811A. Prohibition on collecting time-barred debt.”.

