May 11, 2021  
(House Rules)

**STATEMENT OF ADMINISTRATION POLICY**

**H.R. 2547 – Comprehensive Debt Collection Improvement Act**  
(Rep. Waters, D-CA, and seven cosponsors)

The Administration supports House passage of H.R. 2547, the Comprehensive Debt Collection Improvement Act. This legislation would expand necessary safeguards to ensure working families and small businesses are protected from predatory debt collection practices.

As our Nation works to recover from the worst economic and public health crises of our lifetimes, many families and small businesses are dealing with outstanding debts. In addition to providing robust relief, the government must also protect Americans from abusive and predatory practices.

H.R. 2547 would extend existing consumer protections against predatory lending arrangements to small businesses, prohibit debt collectors from threatening service members with a reduction in rank, prosecution or loss of security clearance, and restrict contact to consumers by email or text messages. The legislation would require discharge of private student loans for both the borrower and cosigners in the case of permanent disability for the borrower, establishing greater parity in protections for private and Federal student loan borrowers. The bill also clarifies protections for consumers in the case of non-judicial foreclosure proceedings.

The Administration applauds these steps to strengthen consumer protections for hardworking Americans and their families, and we look forward to working with the Congress further on the details of this legislation.

* * * * * * *