

# *Where Members of the 116<sup>th</sup> Congress Stand on Financial Reform*

*Votes cast in the 116<sup>th</sup> Congress  
(January 2019 through November 2020)*



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**Americans for Financial Reform Education Fund**

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# INTRODUCTION

This report documents how Members of Congress have voted on consumer protections, Wall Street, and financial industry legislative measures during the 116<sup>th</sup> Congress (2019 and 2020). The report includes a selection of important bills and amendments aimed at shaping the U.S. financial system and regulatory landscape and establishing priorities on how and for whom the U.S. economy should work.

The votes on these bills show when lawmakers voted to protect workers, consumers, student borrowers, retirees, investors, small businesses, and the integrity of the financial system and when they chose to prioritize the profits and wealth of Wall Street insiders and the financial industry.

During the 116<sup>th</sup> Congress beginning in January 2019, the House majority advanced measures to strengthen existing consumer protections and to put in place enforcement tools to hold bad actors in the financial industry accountable for abusive and fraudulent practices. Most of those measures began in the House Financial Services Committee (HFSC).

During the previous Congress, the Republican-led House of Representatives advanced over forty major bills deregulating the financial system (as detailed in the [previous version](#) of this report). This deregulatory push aimed at carving loopholes that could be abused to escape regulation as well as revoking specific provisions of the Dodd-Frank Act—the

major regulatory response to the 2008 financial crisis that created the regulatory framework underpinning the longest period in U.S. history without a recession.

In addition to signing all Wall Street deregulatory legislation passed by the 115<sup>th</sup> Congress, the Trump administration filled regulatory positions with [bankers](#), [industry lobbyists](#), and [politically connected allies](#). These officials have [gutted](#) major financial regulations, including longstanding [anti-discrimination laws](#) and a major rule to curb high-interest, predatory [payday loans](#). President Trump has suggested that bankers should [thank him](#) for his laissez faire approach to financial deregulation and for slashing corporate taxes—big banks were some of the largest beneficiaries of the tax cuts receiving a [\\$32 billion windfall](#).

The current Democratic House majority has taken a different approach to financial regulation. The more than 80 bills passed by the HFSC included measures aiming to restore the regulatory muscle of the CFPB; improve the credit reporting system; tackle the homelessness crisis; promote diversity and inclusion in the financial industry; and to protect the rights of student borrowers, small business, and retail investors. The HFSC also advanced legislation to block dangerous rules proposed by Trump appointees to advance the Administration’s racist, xenophobic, and transphobic agenda.

Over 60 bills reported by the HFSC also passed the House of Representatives.

Notable examples included the Comprehensive CREDIT Act, a legislative package sponsored by Rep. Ayanna Pressley (D-MA) and including provisions by several other members to overhaul the credit reporting system in order to protect consumers' data and to give them additional options to manage their credit scores and dispute incorrect information in their credit reports; and the Consumers First Act, introduced by Rep. Maxine Waters (D-CA) to refocus the Consumer Financial Protection Bureau (CFPB) on its mission of protecting consumers from deceptive and abusive financial practices by corporations.

The Republican-led U.S. Senate, on the other hand, considered almost no financial services legislation during the 116<sup>th</sup> Congress. Other than a House joint resolution to overturn a rule by the Office of the Comptroller of the Currency to weaken the Community Reinvestment Act, none of over 60 bills that started in the HFSC and passed the House—[50 of which](#) passed with broad bipartisan support—received a single hearing or floor vote in the Senate. Majority Leader Mitch McConnell (R-KY) has also ignored important financial services-related legislation advanced by other House committees, such as the Forced Arbitration Injustice Repeal (FAIR) Act, which bans forced arbitration clauses in consumer, civil rights, and employment disputes.

The HFSC also held important hearings on a number of issues that did not result in the passage of legislation this session. These included one where [Wells Fargo executives](#) were called to testify to explain the bank's myriad of management deficiencies and

consumer abuses such as opening millions of fraudulent [accounts](#) and improperly charging customers for [auto insurance](#) and [mortgage fees](#), and another one examining the predatory practices and parasitic business model of the [private equity industry](#).

The private equity hearing was focused on the Stop Wall Street Looting Act, a bill to curb abuses from the private equity industry introduced in the House by Representatives Mark Pocan (D-WI), Pramila Jayapal (D-WA), Jesús G. “Chuy” García (D-IL), Raúl M. Grijalva (D-AZ), Ro Khanna (D-CA), Barbara Lee (D-CA), Ayanna Pressley (D-MA), Janice D. Schakowsky (D-IL), and Rashida Tlaib (D-MI); and introduced in the Senate by Senators Elizabeth Warren (D-MA), Sherrod Brown (D-OH), Bernie Sanders (I-VT), Tammy Baldwin (D-WI), and Kristen Gillibrand (D-NY).

The Stop Wall Street Looting Act was also one of several legislative measures challenging inequitable features of the financial system that were the subject of a hearing, but were not marked up. Another was the Veterans and Consumers Fair Credit Act, a bill that would establish a 36 percent interest rate cap to end abuses in payday and car title lending and introduced in the House by Representatives Chuy García, Glenn Grothman (R-WI), Sylvia Garcia (D-TX), and Al Green (D-TX).

The HFSC also played an important role in the legislative response to the COVID-19 crisis. Committee Members drafted key consumer protection, housing, and accountability provisions, many of which were included in the Coronavirus Aid,

Relief, and Economic Security (CARES) Act, the major legislative package approved by the House to respond to the coronavirus pandemic and provide essential relief and protections for families across the country. The CARES Act became public law in March 2020.

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The remainder of this report is divided in two sections. The first offers a summary of each of the selected bills grouped in three broad categories—*Consumer Protections and the CFPB*; *Housing*; and *Other*. The summaries include a short description of the bills, the latest congressional action taken in each case, and links to the official record of votes cast, the official text of the proposals, and an AFR letter discussing our support or opposition to the bill.

The recorded roll call votes are tabulated in the online appendices to the report. These

tables offer a simple way of viewing the position taken by each House Member on the bills included in this report. There are separate tables for HSFC votes and for votes on the House floor.

The last section offers summaries of the online appendices, highlighting those House Members who consistently stood up for the public interest and consumer protections and those who most often sided with Wall Street and the financial industry. This voting analysis includes only one Senate vote because no other financial reform legislation was brought to the Senate Banking Committee or to floor of the Senate by Chair Crapo (R-ID) or Majority Leader McConnell.

Together, the summaries in this report and the votes compiled in the online appendices tell the story of where Members of the 116<sup>th</sup> Congress stand on issues of financial regulation.

# BILL SUMMARIES

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## *Consumer Protections and the CFPB*

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**Consumers First Act. [H.R. 1500](#).  
Committee vote [no. 25](#). House floor vote  
[no. 228](#).**

H.R. 1500 refocuses the Consumer Financial Protection Bureau on its mission to protect consumers and restores the structures the Bureau needs to fight discrimination in lending, address the student debt crisis and hold companies accountable for offering predatory financial products or engaging in other deceptive acts and practices. The CFPB mission has been gravely undermined under Trump Administration appointees Mick Mulvaney and Kathy Kraninger. This bill reallocates the CFPB’s staffing and resources back to carrying out its statutory purpose of putting consumers first and protecting them from abusive financial practices.

[AFR supported this bill.](#)

*Introduced by Rep. Maxine Waters (D-CA-43), H.R. 1500 was approved by the House Committee on Financial Services on March 27, 2019 by a vote of 34–26. It passed the House of Representatives on May 22, 2019 by a vote of 231–191.*

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**Small Business Lending Fairness Act.  
[H.R. 3490](#). Committee vote [no. 98](#).**

H.R. 3490 protects small businesses against “confession of judgement” provisions in loan contracts. The bill prohibits this unfair credit practice frequently used by predatory lenders to force borrowers to give up their right to defend themselves in court before the lender can unilaterally seize assets.

[AFR supported this bill.](#)

*Introduced by Rep. Nydia Velazquez (D-NY-7), H.R. 3490 was approved by the House Committee on Financial Services on November 13, 2019 by a vote of 31–23.*

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**Restricting Credit Checks for  
Employment Decisions Act. [H.R. 3614](#).  
Committee vote [no. 42](#).**

H.R. 3614 prohibits the use of consumers’ credit information for employment decisions—except in cases required by law or for national security clearances. The bill restricts a practice that has not been proved effective in predicting job performance but that discriminates against low-income job seekers and disproportionately harm people of color. H.R. 3614 is one of the bills included in the “Comprehensive CREDIT Act of 2020.”

[AFR supported this bill.](#)

*Introduced by Rep. Al Lawson Jr. (D-FL-5), H.R. 3614 was approved by the House Committee on Financial Services on July 11, 2019 by a vote of 32–26. (H.R. 3614 was included in the “Comprehensive CREDIT Act of 2020,” which passed the House on January 29, 2020 by a vote of 221–189.)*

**Comprehensive CREDIT Act of 2020 (originally, the “Student Borrower Credit Improvement Act”). [H.R. 3621](#). Committee vote [no. 50](#). House floor vote [no. 31](#).**

H.R. 3621 was introduced as the “Student Borrower Credit Improvement Act,” a bill to help borrowers with delinquent or defaulted private education loans to rehabilitate their credit when they are able to make nine out of ten monthly payments on time. H.R. 3621 was later amended and became the “Comprehensive Credit Reporting Enhancement, Disclosure, Innovation, and Transparency (CREDIT) Act of 2020”—an ambitious legislative package to overhaul the broken credit reporting system, to ensure more accurate credit reports, and to offer consumers better control over their data. The legislative package includes H.R. 3642, H.R. 3622, H.R. 3614, H.R. 3629, H.R. 3618, and the original H.R. 3621 (all of which are discussed in this report).

[AFR supported this bill.](#)

*Introduced by Rep. Ayanna Pressley (D-MA-7), H.R. 3621 was approved as the “Student Borrower Credit Improvement Act” by the House Committee on Financial Services on July 16, 2019 by a vote of 33–25. After it*

*was amendment and renamed, it passed the House of Representatives on January 29, 2020 by a vote of 221–189.*

**Free Credit Scores for Consumers Act of 2019. [H.R. 3618](#). Committee vote [no. 41](#).**

H.R. 3618 gives consumers the right to obtain free credit scores together with their free annual consumer reports. The bill also requires certain lenders—including auto, private education, and mortgage lenders—to provide consumers with free copies of any reports and scores they used in their evaluation before consumers sign the loan agreements. H.R. 3618 is one of the bills included in the “Comprehensive CREDIT Act of 2020.”

[AFR supported this bill.](#)

*Introduced by Rep. Joyce Beatty (D-OH-3), H.R. 3618 was approved by the House Committee on Financial Services on July 11, 2019 by a vote of 32–26. (H.R. 3618 was included in the “Comprehensive CREDIT Act of 2020,” which passed the House on January 29, 2020 by a vote of 221–189.)*

**Restoring Unfairly Impaired Credit and Protecting Consumers Act. [H.R. 3622](#). Committee vote [no. 44](#).**

H.R. 3622 protects consumers’ credit reports by removing adverse information for victims of predatory, discriminatory, and fraudulent lending; by limiting the time period that adverse information can stay on credit reports; and by prohibiting or delaying reporting of certain medical debts. H.R.

3622 is one of the bills included in the “Comprehensive CREDIT Act of 2020.”

[AFR supported this bill.](#)

*Introduced by Rep. Rashida Tlaib (D-MI-13), H.R. 3622 was approved by the House Committee on Financial Services on July 11, 2019 by a vote of 32–26. (H.R. 3622 was included in the “Comprehensive CREDIT Act of 2020,” which passed the House on January 29, 2020 by a vote of 221–189.)*

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**Clarity in Credit Score Formation Act of 2019. [H.R. 3629](#). Committee vote [no. 47](#).**

H.R. 3629 improves consumer credit score models by requiring the CFPB to provide oversight and establish regulations for validating the accuracy and predictive value of these models. The bill also requires a CFPB study on how including nontraditional data in credit score models might affect consumers with limited or no traditional credit histories. H.R. 3629 is one of the bills included in the “Comprehensive CREDIT Act of 2020.”

[AFR supported this bill.](#)

*Introduced by Rep. Stephen F. Lynch (D-MA-8), H.R. 3629 was approved by the House Committee on Financial Services on July 16, 2019 by a vote of 33–25. (H.R. 3629 was included in the “Comprehensive CREDIT Act of 2020,” which passed the House on January 29, 2020 by a vote of 221–189.)*

**Improving Credit Reporting for All Consumers Act. [H.R. 3642](#). Committee vote [no. 45](#).**

H.R. 3642 adds a number of pro-consumer fixes to improve credit reporting. Among other changes, the bill gives consumers a new appeals process for disputed information; prohibits the practice of automatically renewing promotional free trials into paid consumer credit products and services; and requires the CFPB to establish rules to provide access to consumer reporting information for nonnative English speakers, the visually impaired, and the hearing impaired. H.R. 3642 is one of the bills included in the “Comprehensive CREDIT Act of 2020.”

[AFR supported this bill.](#)

*Introduced by Rep. Alma S. Adams (D-NC-12), H.R. 3642 was approved by the House Committee on Financial Services on July 11, 2019 by a vote of 32–26. (H.R. 3642 was included in the “Comprehensive CREDIT Act of 2020,” which passed the House on January 29, 2020 by a vote of 221–189.)*

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**Debt Collection Practices Harmonization Act. [H.R. 3948](#). Committee vote [no. 101](#).**

H.R. 3948 extends consumer protections and remedies under the “Fair Debt Collection Practices Act” to include preventing deceptive and harassing collection practices for debts owed to a State or local government—like municipal utility bills, tolls, or traffic tickets. The bill also adjusts for inflation the amount of statutory damages that can be awarded for violations of the Act, and clarifies that courts can order

debt collectors to cease certain activities in addition to imposing monetary sanctions.

[AFR supported this bill.](#)

*Introduced by Rep. Gregory W. Meeks (D-NY-5), H.R. 3948 was approved by the House Committee on Financial Services on November 13, 2019 by a vote of 31–23.*

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**Stop Debt Collection Abuse Act of 2019. [H.R. 4403](#). Committee vote [no. 95](#).**

H.R. 4403 enhances consumer credit protections under the “Fair Debt Collection Practices Act” by extending restrictions on collection practices of debts owed to a Federal agency and by limiting the fees collectors can charge on such debts. The bill also requires a U.S. Government Accountability Office study examining the use of debt collectors by State and local government agencies.

[AFR supported this bill.](#)

*Introduced by Rep. Emanuel Cleaver (D-MO-5), H.R. 4403 was approved by the House Committee on Financial Services on November 13, 2019 by a vote of 54–0.*

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**Private Loan Disability Discharge Act of 2019. [H.R. 4545](#). Committee vote [no. 109](#).**

H.R. 4545 provides for the discharge of private student debt following the death or permanent disability of the borrower—extending to debtors of private loans protections similar to those existing for borrowers of federal student loans. The bill also prohibits taxing as income any debt

discharged on account of death or permanent disability.

[AFR supported this bill.](#)

*Introduced by Rep. Madeleine Dean (D-PA-4), H.R. 4545 was approved by the House Committee on Financial Services on December 10, 2019 by a vote of 32–25.*

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**Fair Debt Collection Practices for Servicemembers Act. [H.R. 5003](#). Committee vote [no. 105](#).**

H.R. 5003 establishes enhanced protections for members of the Armed Forces and their families against harassment by debt collectors. The bill prohibits debt collectors from threatening to have a servicemember’s rank reduced, to have their security clearance revoked, to have them prosecuted under the Uniform Code of Military Justice or communicating with superior officers to locate a servicemember.

[AFR supported this bill.](#)

*Introduced by Rep. Madeleine Dean (D-PA-4), H.R. 5003 was approved by the House Committee on Financial Services on November 13, 2019 by a vote of 54–0. It passed the House of Representatives on March 2, 2020 by a vote of 355–0.*

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**Ending Debt Collection Harassment Act of 2019. [H.R. 5021](#). Committee vote [no. 102](#).**

H.R. 5021 expands consumer protections against harassment by prohibiting debt collectors from contacting consumers by email or text messages without the

consumer’s previous consent to be contacted electronically. The bill also forbids debt collectors from sending unlimited electronic communications to a consumer.

[AFR supported this bill.](#)

*Introduced by Rep. Ayanna Pressley (D-MA-7), H.R. 5021 was approved by the House Committee on Financial Services on November 13, 2019 by a vote of 31–23.*

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**Fair Student Loan Debt Collection Practices Act. [H.R. 5287](#). Committee vote [no. 113](#).**

H.R. 5287 protects low-income student borrowers by prohibiting debt collectors from using wage garnishment for collecting on Federal student loans when the borrower would not be required to make payments under an income-driven repayment plan.

[AFR supported this bill.](#)

*Introduced by Rep. Al Lawson Jr. (D-FL-5), H.R. 5287 was approved by the House Committee on Financial Services on December 10, 2019 by a vote of 32–24.*

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**Student Borrower Protections Act of 2019. [H.R. 5294](#). Committee vote [no. 111](#).**

H.R. 5294 establishes a new loan borrower bill of rights for postsecondary education, which creates a comprehensive set of minimum servicing standards for the student loan industry. The new rules include requirements to apply payments on the date received; standards for communicating with borrowers and for transferring loans between servicers; disclosures of deadlines

and late fees; notification requirements for interest rate changes; and new CFPB rules for reporting information on student loans to consumer reporting agencies. In addition, H.R. 5294 prohibits both forced arbitration clauses and class action bans in student loan contracts—provisions, also known as “ripoff clauses,” that block borrowers from taking large corporations to court and from holding them accountable for illegal actions.

[AFR supported this bill.](#)

*Introduced by Rep. Alma S. Adams (D-NC-12), H.R. 5294 was approved by the House Committee on Financial Services on December 10, 2019 by a vote of 32–26.*

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**Protecting Your Credit Score Act of 2019. [H.R. 5332](#). Committee vote [no. 118](#). House floor vote [no. 126](#).**

H.R. 5332 protects consumer credit scores by ensuring that agencies provide fair, accurate information in their reports and that consumers have greater access and control over their own information. This bill proposes several improvements to the current credit reporting system, including: establishing a CFPB ombudsman for resolving recurrent, persistent disputes between consumers and reporting agencies; giving consumers the right to free online credit reports and scores; having the largest reporting agencies create a web portal for consumers to access, monitor, and manage their information and scores; requiring periodic audits to check for accuracy in reports; allowing the CFPB to issue rules governing the largest reporting agencies;

and giving consumers the right to go to court to compel agencies to fix a report.

[AFR supported this bill.](#)

*Introduced by Rep. Josh Gottheimer (D-NJ-5), H.R. 5332 was approved by the House Committee on Financial Services on December 11, 2019 by a vote of 31–24. It passed the House of Representatives on June 29, 2020 by a vote of 234–179.*

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**[Amendment no. 7](#) to the “Views and Estimates of the Committee on Financial Services on Matters to be Set Forth in the Concurrent Resolution on the Budget for Fiscal Year 2020.” Committee vote [no. 6](#).**

This amendment sought to subordinate the annual budget of the CFPB to the regular congressional appropriations process. Eliminating the Bureau’s funding independence is a top wish list item of the worst Wall Street actors because it would open the door to endless lobbying opportunities to deny the CFPB the funding needed to effectively protect consumers from financial abuses. The amendment was unanimously rejected by the Democratic majority in the Financial Services Committee.

[AFR opposed this Amendment.](#)

*Introduced by Rep. Andy Barr (R-KY-6), Amendment no. 7 was rejected by the House Committee on Financial Services on March 6, 2019 by a vote of 23–32.*

**Forced Arbitration Injustice Repeal (FAIR) Act. [H.R. 1423](#). Committee vote [no. 4](#). House floor vote [no. 540](#).**

H.R. 1423 prohibits forced arbitration clauses in employment, consumer, and civil right disputes. Large corporations frequently bury these “ripoff clauses” in the fine print of non-negotiable contracts in order to prevent wronged consumers, workers, and small businesses from seeking justice and monetary restitution through the court system, instead forcing them to a secret and individual arbitration process. This bill restores consumers’ right to take Wall Street banks, payday lenders, student loan servicers, or for-profit colleges to court to hold them accountable for abusive and fraudulent business practices.

[AFR supported this bill.](#)

*Introduced by Rep. Henry C. “Hank” Johnson (D-GA-4), H.R. 1423 was approved by the House Committee on the Judiciary on September 10, 2019 by a vote of 22–14. It passed the House of Representatives on September 20, 2019 by a vote of 225–186.*

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**[Amendment no. 8](#) to the “Views and Estimates of the Committee on Financial Services on Matters to be Set Forth in the Concurrent Resolution on the Budget for Fiscal Year 2021.” Committee vote [no. 120](#).**

This amendment tried to introduce bad faith language echoing some of the financial industry debunked arguments against a proposal for a financial transaction tax (FTT). The FTT—also known as Wall Street sales tax, Robin Hood tax, or wasteful

speculation tax—would impose a modest fee on the sale of bonds, derivatives, and stocks, similar to the sales tax consumers normally pay when they buy all sort of goods and services.

[AFR opposed this Amendment.](#)

*Introduced by Rep. Patrick McHenry (R-NC-10), Amendment no. 8 was rejected by the House Committee on Financial Services on February 27, 2020 by a vote of 27–30.*

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**[Amendment no. 263](#) to H.R. 1500, the “Consumers First Act.” House floor vote [no. 226](#).**

This amendment added language to the “Consumers First Act” reinstating the CFPB’s final rule governing forced arbitration, which had been overturned by the Republican-led House in 2017 using the Congressional Review Act. The CFPB final rule on forced arbitration restores the rights of consumers, investors, and servicemembers to participate in class actions against large financial corporations that have broken the law.

[AFR supported this amendment.](#)

*Introduced by Rep. Al Green (D-TX-9), Amendment no. 263 was approved by the House of Representatives on May 22, 2019 by a vote of 235–193.*

**Stopping Bad Robocalls Act. [H.R. 3375](#). House floor vote [no. 540](#).**

H.R. 3375 would substantially reduce the number of unwanted automated calls made to cell phones and residential landlines. The bill requires that debt collectors, telemarketers, and others stop making robocalls that are harassing debtors and consumers.

[AFR supported this bill.](#)

*Introduced by Rep. Frank Pallone, Jr. (D-NJ-6), H.R. 3375 was approved by the House Committee on Energy and Commerce on July 17, 2019 by a vote of 48–0. It passed the House of Representatives on July 24, 2019 by a vote of 429–3.*

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**[Amendment no. 840](#) to H.R. 6395, the “William M. (Mac) Thornberry National Defense Authorization Act for Fiscal Year 2021.” House floor vote [no. 149](#).**

This amendment provides up to \$10,000 in immediate assistance to pay down a private student loan. It provides much-needed and long-term relief to the 6 million private student loan borrowers, and puts borrowers and their families on stronger financial footing to weather the coronavirus-related economic crisis and to contribute towards the recovery.

[AFR supported this amendment.](#)

*Introduced by Rep. Madeleine Dean (D-PA-4), Amendment no. 840 was approved by the House of Representatives on July 21, 2020 by a vote of 217–189.*

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## *Housing*

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**Housing Financial Literacy Act of 2019.**  
**[H.R. 2162](#). Committee vote [no. 30](#).**

H.R. 2162 requires the Federal Housing Administration to provide a discount on its single-family mortgage insurance premium payments for first-time homebuyers who complete a financial literacy program.

AFR communicated support for this bill to House Financial Services Committee staff.

*Introduced by Rep. Joyce Beatty (D-OH-3), H.R. 2162 was approved by the House Committee on Financial Services on June 12, 2019 by a vote of 53–6. On July 9, 2019 it passed the House of Representatives by voice vote.*

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**Keeping Families Together Act of 2019.**  
**[H.R. 2763](#). Committee vote [no. 33](#).**

H.R. 2763 prohibits Secretary Carson from finalizing or enforcing a HUD proposed rule requiring *every* member of a household receiving public housing or federal housing assistance to be a U.S. citizen or eligible noncitizen. The HUD rule threatens mixed-immigrant status families with evictions, homelessness, and family separations.

AFR communicated support for this bill to House Financial Services Committee staff.

*Introduced by Rep. Sylvia Garcia (D-TX-29), H.R. 2763 was approved by the House*

*Committee on Financial Services on June 12, 2019 by a vote of 32–26.*

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**Ensuring Equal Access to Shelter Act of 2019.** **[H.R. 3018](#). Committee vote [no. 33](#).**

H.R. 3018 blocks the Trump Administration from legalizing transgender discrimination in HUD-funded shelters. This bill prohibits Secretary Carson from making effective a HUD transphobic rule that would allow shelter providers to deny equal access to homeless shelters and services to transgender and gender non-conforming people.

AFR communicated support for this bill to House Financial Services Committee staff.

*Introduced by Rep. Jennifer Wexton (D-VA-10), H.R. 3018 was approved by the House Committee on Financial Services on June 12, 2019 by a vote of 33–26.*

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**FHA Loan Affordability Act of 2019.**  
**[H.R. 3141](#). Committee vote [no. 29](#).**

H.R. 3141 ends the requirement that borrowers of Federal Housing Administration (FHA) single-family housing mortgages pay insurance premiums for the entire life of the loan. Instead, like private mortgage insurers, the FHA would cancel premiums when the outstanding balance of the principal reaches 78 percent of the

original value of the house. The majority of FHA borrowers are low-income, minority, and first-time homebuyers.

AFR communicated support for this bill to House Financial Services Committee staff.

*Introduced by Rep. Dean Phillips (D-MN-3), H.R. 3141 was approved by the House Committee on Financial Services on June 11, 2019 by a vote of 34–25.*

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**Homeownership for DREAMers Act.**  
**H.R. 3154. Committee vote no. 35.**

H.R. 3154 establishes that mortgage loans backed by the FHA, Fannie Mae, Freddie Mac, or the U.S. Department of Agriculture cannot be denied to Deferred Action for Childhood Arrivals (DACA) recipients based only on their DACA status if they satisfy all other eligibility criteria.

AFR communicated support for this bill to House Financial Services Committee staff.

*Introduced by Rep. Juan Vargas (D-CA-51), H.R. 3154 was approved by the House Committee on Financial Services on June 12, 2019 by a vote of 33–25.*

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**Non-Judicial Foreclosure Debt Collection Clarification Act. H.R. 5001. Committee vote no. 99.**

H.R. 5001 clarifies that mortgage servicers in non-judicial foreclosure proceedings are considered debt collectors covered by the “Fair Debt Collection Practices Act,” and as such must comply with consumer protections in the Act.

**AFR supported this bill.**

*Introduced by Rep. William Lacy Clay (D-MO-1), H.R. 5001 was approved by the House Committee on Financial Services on November 13, 2019 by a vote of 31–23.*

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**Joint Resolution providing for congressional disapproval of the rule submitted by the Office of the Comptroller of the Currency relating to “Community Reinvestment Act Regulations.” H.J. Res. 90. House floor vote no. 129. Senate vote no. 201.**

H.J. Res. 90 overturns a rule by the Office of the Comptroller of the Currency (OCC) to weaken the Community Reinvestment Act (CRA). The rule would substantially undermine the very purpose of the CRA by weakening the requirements that banks meet the credit needs of the communities where they operate, including low- and moderate-income (LMI) areas. The CRA was intended to curb redlining and racial discrimination, and to make access to credit more equitable.

**AFR supported this joint resolution.**

*Introduced by Rep. Maxine Waters (D-CA-43), H.J. Res. 90 passed the House of Representatives on June 29, 2020 by a vote of 230–179. It was rejected in the Senate on October 19, 2020 by a vote of 43–48.*

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**Housing Fairness Act of 2019. H.R. 149. Committee vote no. 129.**

H.R. 149 authorizes increased program funding to better support existing qualified

fair housing enforcement organizations and help them attract, train, and retain highly specialized fair housing experts to detect housing discrimination and study its causes and effects. The bill also makes significant improvements in a number of program areas in order to streamline program implementation, make better use of grantee and HUD time and resources, and provide for coordinated regional or national

investigations to get at the heart of systemic discrimination.

[AFR supported this bill.](#)

*Introduced by Rep. Al Green (D-TX-9), H.R. 149 was approved by the House Committee on Financial Services on February 27, 2020 by a vote of 33–25.*

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## *Other*

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**For the People. [H.R. 1. Committee vote.](#)  
**House floor vote [no. 118.](#)****

H.R. 1 would strengthen oversight of campaign finance and curb the dominance of dark money in U.S. politics. The bill also seeks to expand ethics and accountability standards for elected officials by prohibiting Members of Congress from seating on corporate boards; requiring that presidents disclose their tax returns; imposing stricter rules for the revolving door; and by expanding requirements around conflict of

interests and divestment. H.R. 1 would also provide easier and more secure access for Americans to exercise their right to vote.

AFR communicated support for this bill to Members of the House of Representatives.

*Introduced by Rep. John P. Sarbanes (D-MD-3), H.R. 1 was approved by the Committee on House Administration on February 26, 2019 by a vote of 6–3. It passed the House of Representatives on March 8, 2019 by a vote of 234–193.*

## VOTING SUMMARIES

The voting charts in the online appendices include 35 votes taken by Members of the 116<sup>th</sup> Congress in the House of Representatives—[10 votes on the House floor](#) and [25 in the House Financial Services Committee](#) (HFSC)—and one vote taken by the [Senate](#).

Important note: the language “voted for” or “voted against” in this section refers to voting *for or against* the public interest in financial regulations and consumer protections, and for or against AFR’s position—rather than “Yes” or “No” on the measure. In most cases covered by this report AFR supported the legislation and a “Yes” vote to advance the measure, but there were two amendments voted on in the HFSC (see page 9 above) that AFR opposed, and where we supported a “No” vote (both of these amendments were rejected by the Committee). For the purposes of the summaries in this section, these amendments are counted among the votes *for* financial regulations and consumer protections.

### ***House of Representatives***

A total 222 Members—205 Republicans, 16 Democrats, and 1 Libertarian—voted on the House floor against at least one of the 10 measures included in this report (nine bills and one joint resolution). This total includes 162 Members, all Republicans, who voted against at least 7 of the 10 measures on the House floor.

Voting was largely along party lines, but some members differed on one or more votes. Rep. Jeff Van Drew (NJ-2) was the most notable Republican outlier, voting to

advance seven out of the ten measures. Rep. Van Drew was a Democrat during the first session of the 116<sup>th</sup> Congress and then changed party affiliation in January 2020. Six other Republicans voted 3 to 4 times, at most, to advance financial regulations and consumer protections.

Three members—Representatives Andy Biggs (R, AZ-5), Thomas Massie (R, KY-4), and Justin Amash (L, MI-3)—voted against all but one measure included in this report on the House floor. One measure passed unanimously.

Three Democrats—Representatives Collin Peterson (MN-7), Henry Cuellar (TX-28), and Ed Case (HI-1)—voted against more than one measure; voting against 4, 2, and 2, respectively. A total 223 Democrats did not oppose any of the 10 AFR-supported measures on the House floor, including 159 Members who voted to advance all of them.

Table 1 below shows all the Members who voted on the House floor to reject at least one of the measures in this report.

### ***House Financial Services Committee Representatives***

Twenty-four Members—all Democrats—supported the AFR position on every Committee vote covered by this report. Another 8 Members—also all Democrats—supported the AFR position in every instance where they voted, but missed one or more votes.

A total 30 Committee Members—all 28 Republicans and 2 Democrats—opposed the

AFR position in at least one bill. The two Democrats were Representatives Josh Gottheimer (NJ-5) and Ben McAdams (UT-4), who voted for an amendment to the Committee’s views and estimates on the budget for fiscal year 2020, which criticized proposals for a financial transaction tax.

Five Members—all Republicans—voted against AFR’s position in all but two bills. Two bills in this report passed the Committee unanimously—the Stop Debt Collection Abuse Act and the Fair Debt Collection Practices for Servicemembers Act.

Table 2 below summarizes the votes in the HFSC.

### ***U.S. Senate***

The only vote on the Senate floor in this report was on an AFR-supported House joint resolution to overturn a harmful rule by the Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation to weaken the Community Reinvestment Act. The joint resolution was rejected along a party line vote of 43–48. The roll call is available as an [online appendix](#).

Table 1. House Members voting against at least one of the 10 bills and resolutions included in this report with a recorded House floor vote. By total of votes against, then by last name.

Name	State-District	Votes Against	Name	State-District	Votes Against	Name	State-District	Votes Against	Name	State-District	Votes Against
Justin Amash [L]	(MI-3)	9	Glenn Grothman [R]	(WI-6)	8	Ross Spano [R]	(FL-15)	8	Paul Gosar [R]	(AZ-4)	6
Andy Biggs [R]	(AZ-5)	9	Michael Guest [R]	(MS-3)	8	Pete Stauber [R]	(MN-8)	8	Kay Granger [R]	(TX-12)	6
Thomas Massie [R]	(KY-4)	9	Andrew Harris [R]	(MD-1)	8	Elise Stefanik [R]	(NY-21)	8	Brett Guthrie [R]	(KY-2)	6
Robert Aderholt [R]	(AL-4)	8	Vicky Hartzler [R]	(MO-4)	8	Bryan Steil [R]	(WI-1)	8	Jaime Herrera Beutler [R]	(WA-3)	6
Richard Allen [R]	(GA-12)	8	Kevin Hern [R]	(OK-1)	8	Chris Stewart [R]	(UT-2)	8	George Holding [R]	(NC-2)	6
Mark Amodei [R]	(NV-2)	8	Jody Hice [R]	(GA-10)	8	Van Taylor [R]	(TX-3)	8	David Joyce [R]	(OH-14)	6
Jodey Arrington [R]	(TX-19)	8	French J. Hill [R]	(AR-2)	8	Glenn Thompson [R]	(PA-15)	8	John Katko [R]	(NY-24)	6
Donald Bacon [R]	(NE-2)	8	Trey Hollingsworth [R]	(IN-9)	8	William Thornberry [R]	(TX-13)	8	Steven King [R, 2013-2020]	(IA-4)	6
James Baird [R]	(IN-4)	8	William Huizenga [R]	(MI-2)	8	Scott Tipton [R]	(CO-3)	8	Cathy McMorris Rodgers [R]	(WA-5)	6
Troy Balderson [R]	(OH-12)	8	William Hurd [R]	(TX-23)	8	Michael Turner [R]	(OH-10)	8	Markwayne Mullin [R]	(OK-2)	6
Jim Banks [R]	(IN-3)	8	Mike Johnson [R]	(LA-4)	8	Frederick Upton [R]	(MI-6)	8	Steven Palazzo [R]	(MS-4)	6
Andy Barr [R]	(KY-6)	8	William Johnson [R]	(OH-6)	8	Ann Wagner [R]	(MO-2)	8	Tom Reed [R]	(NY-23)	6
Gus Bilirakis [R]	(FL-12)	8	Dustin Johnson [R]	(SD-0)	8	Timothy Walberg [R]	(MI-7)	8	Austin Scott [R]	(GA-8)	6
Robert Bishop [R]	(UT-1)	8	James Jordan [R]	(OH-4)	8	Greg Walden [R]	(OR-2)	8	Christopher Smith [R]	(NJ-4)	6
Mike Bost [R]	(IL-12)	8	John Joyce [R]	(PA-13)	8	Jackie Walorski [R]	(IN-2)	8	Dan Bishop [R]	(NC-9)	5
Kevin Brady [R]	(TX-8)	8	George Kelly [R]	(PA-16)	8	Michael Waltz [R]	(FL-6)	8	Richard Hudson [R]	(NC-8)	5
Susan Brooks [R]	(IN-5)	8	David Kustoff [R]	(TN-8)	8	Steve Watkins [R]	(KS-2)	8	Adam Kinzinger [R]	(IL-16)	5
Mo Brooks [R]	(AL-5)	8	Darin LaHood [R]	(IL-18)	8	Daniel Webster [R]	(FL-11)	8	Kenny Marchant [R]	(TX-24)	5
Vern Buchanan [R]	(FL-16)	8	Doug LaMalfa [R]	(CA-1)	8	Brad Wenstrup [R]	(OH-2)	8	Mark Meadows [R, 2013-2020]	(NC-11)	5
Larry Bucshon [R]	(IN-8)	8	Douglas Lamborn [R]	(CO-5)	8	Bruce Westerman [R]	(AR-4)	8	John Ratcliffe [R, 2015-2020]	(TX-4)	5
Theodore Budd [R]	(NC-13)	8	Robert Latta [R]	(OH-5)	8	Roger Williams [R]	(TX-25)	8	Martha Roby [R]	(AL-2)	5
Tim Burchett [R]	(TN-2)	8	Debbie Lesko [R]	(AZ-8)	8	Addison "Joe" Wilson [R]	(SC-2)	8	Mark Walker [R]	(NC-6)	5
Michael Burgess [R]	(TX-26)	8	William Long [R]	(MO-7)	8	Rob Wittman [R]	(VA-1)	8	Randy Weber [R]	(TX-14)	5
Kenneth Calvert [R]	(CA-42)	8	Frank Lucas [R]	(OK-3)	8	Steve Womack [R]	(AR-3)	8	Ralph Abraham [R]	(LA-5)	4
Earl Carter [R]	(GA-1)	8	Blaine Luetkemeyer [R]	(MO-3)	8	William Woodall [R]	(GA-7)	8	Christopher Collins [R, 2013-2019]	(NY-27)	4
John Carter [R]	(TX-31)	8	Roger Marshall [R]	(KS-1)	8	Ron Wright [R]	(TX-6)	8	Duncan Hunter [R, 2013-2020]	(CA-50)	4
Steve Chabot [R]	(OH-1)	8	Kevin McCarthy [R]	(CA-23)	8	Theodore Yoho [R]	(FL-3)	8	Fred Keller [R]	(PA-12)	4
Benjamin Cline [R]	(VA-6)	8	Michael McCaul [R]	(TX-10)	8	Don Young [R]	(AK-1)	8	Barry Loudermilk [R]	(GA-11)	4
Michael Cloud [R]	(TX-27)	8	Tom McClintock [R]	(CA-4)	8	Lee Zeldin [R]	(NY-1)	8	Gregory Murphy [R]	(NC-3)	4
Thomas Cole [R]	(OK-4)	8	David McKinley [R]	(WV-1)	8	Brian Babin [R]	(TX-36)	7	Collin Peterson [D]	(MN-7)	4
Douglas Collins [R]	(GA-9)	8	Daniel Meuser [R]	(PA-9)	8	Jack Bergman [R]	(MI-1)	7	Francis Rooney [R]	(FL-19)	4
James Comer [R]	(KY-1)	8	Carol Miller [R]	(WV-3)	8	Liz Cheney [R]	(WY-1)	7	Steven Stivers [R]	(OH-15)	4
Michael Conaway [R]	(TX-11)	8	Paul Mitchell [R]	(MI-10)	8	Neal Dunn [R]	(FL-2)	7	Sean Duffy [R, 2011-2019]	(WI-7)	3
Paul Cook [R]	(CA-8)	8	John Moolenaar [R]	(MI-4)	8	Brian Fitzpatrick [R]	(PA-1)	7	Mike Garcia [R]	(CA-25)	3
Daniel Crenshaw [R]	(TX-2)	8	Alexander Mooney [R]	(WV-2)	8	Matt Gaetz [R]	(FL-1)	7	Tom Tiffany [R]	(WI-7)	3
John Curtis [R]	(UT-3)	8	Daniel Newhouse [R]	(WA-4)	8	John Graves [R]	(GA-14)	7	Jeff Van Drew [R]	(NJ-2)	3
Warren Davidson [R]	(OH-8)	8	Ralph Norman [R]	(SC-5)	8	Morgan Griffith [R]	(VA-9)	7	Ed Case [D]	(HI-1)	2
Rodney Davis [R]	(IL-13)	8	Devin Nunes [R]	(CA-22)	8	Jim Hagedorn [R]	(MN-1)	7	Henry Cuellar [D]	(TX-28)	2
Scott DesJarlais [R]	(TN-4)	8	Peter Olson [R]	(TX-22)	8	Clay Higgins [R]	(LA-3)	7	Anthony Brindisi [D]	(NY-22)	1
Mario Diaz-Balart [R]	(FL-25)	8	Gregory Pence [R]	(IN-6)	8	Trent Kelly [R]	(MS-1)	7	Joe Cunningham [D]	(SC-1)	1
Jeffrey Duncan [R]	(SC-3)	8	Scott Perry [R]	(PA-10)	8	Peter King [R]	(NY-2)	7	Abby Finkenauer [D]	(IA-1)	1
Ron Estes [R]	(KS-4)	8	William Posey [R]	(FL-8)	8	Brian Mast [R]	(FL-18)	7	Jared Golden [D]	(ME-2)	1
Drew Ferguson [R]	(GA-3)	8	Guy Reschenthaler [R]	(PA-14)	8	Patrick McHenry [R]	(NC-10)	7	Jennifer Gonzalez Colon [R]	(PR-1)	1
Charles Fleischmann [R]	(TN-3)	8	Tom Rice [R]	(SC-7)	8	Gary Palmer [R]	(AL-6)	7	Kendra Horn [D]	(OK-5)	1
William Flores [R]	(TX-17)	8	Denver Riggleman [R]	(VA-5)	8	Philip Roe [R]	(TN-1)	7	Chris Jacobs [R]	(NY-27)	1
Jeff Fortenberry [R]	(NE-1)	8	Harold Rogers [R]	(KY-5)	8	Mike Rogers [R]	(AL-3)	7	Daniel Lipinski [D]	(IL-3)	1
Virginia Foxx [R]	(NC-5)	8	John Rose [R]	(TN-6)	8	Jim Sensenbrenner [R]	(WI-5)	7	Elaine Luria [D]	(VA-2)	1
Russell Fulcher [R]	(ID-1)	8	David Rouzer [R]	(NC-7)	8	John Shimkus [R]	(IL-15)	7	Benjamin McAdams [D]	(UT-4)	1
Greg Gianforte [R]	(MT-1)	8	Chip Roy [R]	(TX-21)	8	Greg Steube [R]	(FL-17)	7	Amata Radewagen [R]	(AS-1)	1
Bob Gibbs [R]	(OH-7)	8	John Rutherford [R]	(FL-4)	8	William Timmons [R]	(SC-4)	7	Bradley Schneider [D]	(IL-10)	1
Louie Gohmert [R]	(TX-1)	8	Stephen Scalise [R]	(LA-1)	8	Kelly Armstrong [R]	(ND-1)	6	Kurt Schrader [D]	(OR-5)	1
Anthony Gonzalez [R]	(OH-16)	8	David Schweikert [R]	(AZ-6)	8	Kenneth Buck [R]	(CO-4)	6	Elissa Slotkin [D]	(MI-8)	1
Lance Gooden [R]	(TX-5)	8	Michael Simpson [R]	(ID-2)	8	Bradley Byrne [R]	(AL-1)	6	Xochitl Small [D]	(NM-2)	1
Garret Graves [R]	(LA-6)	8	Jason Smith [R]	(MO-8)	8	Erick "Rick" Crawford [R]	(AR-1)	6	Abigail Spanberger [D]	(VA-7)	1
Samuel Graves [R]	(MO-6)	8	Adrian Smith [R]	(NE-3)	8	Thomas Emmer [R]	(MN-6)	6			
Mark Green [R]	(TN-7)	8	Lloyd Smucker [R]	(PA-11)	8	Mike Gallagher [R]	(WI-8)	6			

Table 2. How Members of the House Financial Services Committee voted on the bills included in this report. By number of votes in favor of (left side) or against (right side) financial regulations and consumer protections, then by last name.

<b>Name</b>	<b>State-District</b>	<b>Votes in Favor - Against</b>	<b>Name</b>	<b>State-District</b>	<b>Votes in Favor - Against</b>
Alma Adams [D]	(NC-12)	25 - 0	Trey Hollingsworth [R]	(IN-9)	2 - 23
Cindy Axne [D]	(IA-3)	25 - 0	Blaine Luetkemeyer [R]	(MO-3)	2 - 23
Joyce Beatty [D]	(OH-3)	25 - 0	Denver Riggleman [R]	(VA-5)	2 - 23
Sean Casten [D]	(IL-6)	25 - 0	John Rose [R]	(TN-6)	2 - 23
Wm. Lacy Clay [D]	(MO-1)	25 - 0	Bryan Steil [R]	(WI-1)	2 - 23
Emanuel Cleaver [D]	(MO-5)	25 - 0	Andy Barr [R]	(KY-6)	3 - 22
Madeleine Dean [D]	(PA-4)	25 - 0	Ted Budd [R]	(NC-13)	3 - 22
Bill Foster [D]	(IL-11)	25 - 0	Warren Davidson [R]	(OH-8)	3 - 22
Sylvia Garcia [D]	(TX-29)	25 - 0	Tom Emmer [R]	(MN-6)	3 - 22
Jesús "Chuy" García [D]	(IL-4)	25 - 0	Lance Gooden [R]	(TX-5)	2 - 22
Vicente Gonzalez [D]	(TX-15)	25 - 0	French Hill [R]	(AR-2)	3 - 22
Al Green [D]	(TX-9)	25 - 0	Bill Huizenga [R]	(MI-2)	3 - 22
Jim Himes [D]	(CT-4)	25 - 0	Patrick McHenry, <i>Ranking Member</i> [R]	(NC-10)	3 - 22
Al Lawson [D]	(FL-5)	25 - 0	Steve Stivers [R]	(OH-15)	3 - 22
Stephen Lynch [D]	(MA-8)	25 - 0	Scott Tipton [R]	(CO-3)	3 - 22
Carolyn Maloney [D]	(NY-12)	25 - 0	Ann Wagner [R]	(MO-2)	3 - 22
Dean Phillips [D]	(MN-3)	25 - 0	Anthony Gonzalez [R]	(OH-16)	4 - 21
Katie Porter [D]	(CA-45)	25 - 0	Alex Mooney [R]	(WV-2)	3 - 21
Ayanna Pressley [D]	(MA-7)	25 - 0	Bill Posey [R]	(FL-8)	4 - 21
Brad Sherman [D]	(CA-30)	25 - 0	David Kustoff [R]	(TN-8)	3 - 20
Juan Vargas [D]	(CA-51)	25 - 0	Roger Williams [R]	(TX-25)	3 - 20
Nydia Velázquez [D]	(NY-7)	25 - 0	Lee Zeldin [R]	(NY-1)	3 - 20
Maxine Waters, <i>Chairwoman</i> [D]	(CA-43)	25 - 0	Barry Loudermilk [R]	(GA-11)	3 - 18
Jennifer Wexton [D]	(VA-10)	25 - 0	Frank Lucas [R]	(OK-3)	1 - 18
Josh Gottheimer [D]	(NJ-5)	24 - 1	Pete King [R] (until Jan. 2020)	(NY-2)	1 - 16
Ben McAdams [D]	(UT-4)	24 - 1	Sean Duffy [R] (until Sept. 2019)	(WI-7)	1 - 12
Gregory Meeks [D]	(NY-5)	24 - 0	William Timmons [R]	(SC-4)	0 - 6
Rashida Tlaib [D]	(MI-13)	24 - 0	Van Taylor [R]	(TX-3)	0 - 2
Denny Heck [D]	(WA-10)	23 - 0			
Ed Perlmutter [D]	(CO-7)	21 - 0			
David Scott [D]	(GA-13)	21 - 0			
Alexandria Ocasio-Cortez [D]	(NY-14)	18 - 0			
Michael San Nicolas, <i>Vice Chair</i> [D]	(GU-0)	13 - 0			
Tulsi Gabbard [D]	(HI-2)	7 - 0			

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*Americans for Financial Reform Education Fund is a nonpartisan, nonprofit coalition of more than 200 civil rights, community-based, consumer, labor, small business, investor, faith-based, civic groups, and individual experts. We fight for a fair and just financial system that contributes to shared prosperity for all families and communities*

