

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.

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## 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

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## 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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