House Bill No. 2554

Session of 2020

INTRODUCED BY KENYATTA, GALLOWAY, McCLINTON, DRISCOLL, KINSEY, FREEMAN, ROZZI, SHUSTERMAN, HOHENSTEIN, SCHWEYER, HILL-EVANS, INNAMORATO, GREEN, WEBSTER, DONATUCCI, McNEILL, BURGOS, HOWARD, GAINELY, BOYLE, T. DAVIS, DELLOSO, KIM, CEPHAS, ISAACSON, SOLOMON, LEE, DAVIDSON, DAWKINS, WILLIAMS, WARREN, YOUNGBLOOD, ROEBUCK, SANCHEZ AND CIRESI, MAY 26, 2020

REFERRED TO COMMITTEE ON COMMERCE, MAY 26, 2020

AN ACT

Amending the act of November 29, 2006 (P.L.1463, No.163), entitled "An act providing for protection from identity theft, for security freezes, for procedures for access after imposition and removal of security freezes and for related matters," further providing for title; and providing for prohibition on adverse credit reporting during COVID-19 disaster emergency.

The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows:

Section 1. The title of the act of November 29, 2006 (P.L.1463, No.163), known as the Credit Reporting Agency Act, is amended to read:

AN ACT

Providing for protection from identity theft, for security freezes, for procedures for access after imposition and removal of security freezes, for prohibition on certain adverse credit reporting by credit reporting agencies and for related matters.
Section 2. The act is amended by adding a section to read:

Section 9.1. Prohibition on adverse credit reporting during COVID-19 disaster emergency.

(a) General rule.--Notwithstanding any other provision of law, no consumer reporting agency shall include in an affected person's consumer report any adverse information relative to late payments, nonpayment of consumer debt or other financial obligations obtained by the consumer reporting agency with respect to the period beginning with the declaration of the COVID-19 disaster emergency on March 6, 2020, and extending 90 days following the expiration or termination of the disaster emergency.

(b) Persons or entities furnished with consumer report.--No person or entity that is furnished an affected person's consumer report shall consider any adverse information relative to late payments, nonpayment of consumer debt or other financial obligations with respect to the period beginning with the declaration of the COVID-19 disaster emergency on March 6, 2020, and extending 90 days following the expiration or termination of the disaster emergency.

(c) Definitions.--As used in this section, the following words and phrases shall have the meanings given to them in this subsection unless the context clearly indicates otherwise:

"Affected person." A person who is a resident of this Commonwealth and has suffered financial hardship as a result of the COVID-19 disaster emergency.

"COVID-19 disaster emergency." The proclamation of disaster emergency issued by the Governor on March 6, 2020, published at 50 Pa.B. 1644 (March 21, 2020), and any renewal of the state of disaster emergency.
Section 3. This act shall take effect immediately.