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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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HOUSE BILL

No. 2554 Session of  
2020

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

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REFERRED TO COMMITTEE ON COMMERCE, MAY 26, 2020

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AN ACT

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

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

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

13 AN ACT

14 Providing for protection from identity theft, for security  
15 freezes, for procedures for access after imposition and  
16 removal of security freezes, for prohibition on certain  
17 adverse credit reporting by credit reporting agencies and for  
18 related matters.

1 Section 2. The act is amended by adding a section to read:  
2 Section 9.1. Prohibition on adverse credit reporting during  
3 COVID-19 disaster emergency.

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

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

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

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

27 "COVID-19 disaster emergency." The proclamation of disaster  
28 emergency issued by the Governor on March 6, 2020, published at  
29 50 Pa.B. 1644 (March 21, 2020), and any renewal of the state of  
30 disaster emergency.

1 Section 3. This act shall take effect immediately.