

# STATE OF NEW YORK

10183--A

## IN ASSEMBLY

March 24, 2020

Introduced by M. of A. ROZIC, SEAWRIGHT, EPSTEIN, OTIS, RYAN, SIMON, JACOBSON -- Multi-Sponsored by -- M. of A. ENGLEBRIGHT -- read once and referred to the Committee on Consumer Affairs and Protection -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT to amend the general business law, in relation to prohibiting a consumer reporting agency from reporting certain adverse information during the state of emergency caused by the novel coronavirus pandemic; and providing for the repeal of such provisions upon expiration thereof

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Section 380-j of the general business law is amended by  
2 adding a new subdivision (i) to read as follows:

3 (i) (1) No consumer reporting agency shall report any new adverse  
4 information that is a result of the novel coronavirus pandemic (COVID-  
5 19) in a consumer report pertaining to an affected person who notifies  
6 the agency pursuant to paragraph three of this subdivision.

7 (2) For the purposes of this subdivision, the following terms shall  
8 have the following meanings:

9 (i) "affected person" shall mean a resident of New York who has  
10 suffered financial hardship as a result of the novel coronavirus pandem-  
11 ic (COVID-19);

12 (ii) "the novel coronavirus pandemic (COVID-19)" shall refer to the  
13 period of the state of emergency declared by executive order two hundred  
14 two on March seventh, two thousand twenty and for purposes of this  
15 subdivision shall include a period of ninety days following the conclu-  
16 sion of such state of emergency;

17 (iii) "adverse information that is a result of the novel coronavirus  
18 pandemic (COVID-19)" shall mean any adverse information regarding an  
19 affected person's late payments, default, or non-payment of consumer  
20 debt or other financial obligations, or a creditor's exercise of reme-  
21 dies arising from such late payments, default, or non-payment where the  
22 event occurs during the novel coronavirus pandemic (COVID-19).

EXPLANATION--Matter in italics (underscored) is new; matter in brackets  
[-] is old law to be omitted.

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1 (3) An affected person may contact any consumer reporting agency and  
2 request that the agency disregard any adverse information that is a  
3 result of the novel coronavirus pandemic (COVID-19). The affected person  
4 shall include in the request proof of financial hardship resulting from  
5 the coronavirus pandemic.

6 (4) Any consumer reporting agency that receives a request shall  
7 respond to the affected person and the superintendent of the department  
8 of financial services within five days of receiving the request.

9 (5) No charge shall be imposed by a consumer reporting agency pursuant  
10 to section three hundred eighty-d of this article with respect to the  
11 request made by a consumer pursuant to this subdivision.

12 (6) The provisions of this subdivision shall be enforced concurrently  
13 by the superintendent of financial services and the director of the  
14 division of consumer protection.

15 § 2. This act shall take effect immediately and shall be deemed to  
16 have been in full force and effect on and after March 7, 2020; provided  
17 that the provisions of this act shall expire and be deemed repealed  
18 ninety days after the expiration of the declared state of emergency  
19 relating to the novel coronavirus (COVID-19); and provided, further,  
20 that the superintendent of financial services shall notify the legisla-  
21 tive bill drafting commission upon the occurrence of the expiration of  
22 the state disaster emergency declared by executive order number 202 and  
23 any further amendments or modifications, and as may be further extended  
24 pursuant to section 28 of the executive law, in order that the commis-  
25 sion may maintain an accurate and timely effective data base of the  
26 official text of the laws of the state of New York in furtherance of  
27 effectuating the provisions of section 44 of the legislative law and  
28 section 70-b of the public officers law.