

STATE OF NEW YORK

10541

IN ASSEMBLY

May 28, 2020

Introduced by COMMITTEE ON RULES -- (at request of M. of A. DenDekker)
-- read once and referred to the Committee on Consumer Affairs and
Protection

AN ACT to amend the general business law, in relation to prohibited debt
collection practices during a disaster emergency

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

1 Section 1. The general business law is amended by adding a new section
2 601-b to read as follows:

3 § 601-b. Prohibited practices; disaster emergency. During a declared
4 state of disaster emergency, no principal creditor, as defined by this
5 article, or his agent shall:

6 1. communicate in any way with debtors to collect a debt during a
7 state disaster emergency and for ninety days thereafter;

8 2. knowingly collect, attempt to collect, or assert a right to any
9 collection fee, attorney's fee, court cost or expense during a state
10 disaster emergency;

11 3. disclose or threaten to disclose information affecting the debtor's
12 reputation for credit worthiness during a state disaster emergency; or

13 4. enforce any judgments or have any third parties enforce any judg-
14 ments, or place a judgment lien on any bank accounts, personal or
15 commercial during a state disaster emergency and for ninety days there-
16 after.

17 § 2. This act shall take effect immediately and shall be deemed to
18 have been in full force and effect on and after March 7, 2020.

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

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