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:

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

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

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

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

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

(iii) "adverse information that is a result of the novel coronavirus pandemic (COVID-19)" shall mean any adverse information regarding an affected person's late payments, default, or non-payment of consumer debt or other financial obligations, or a creditor's exercise of remedies.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets [ ] is old law to be omitted.
dies arising from such late payments, default, or non-payment where the
event occurs during the novel coronavirus pandemic (COVID-19).

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

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

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

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

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