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 Assembly, do enact as follows:

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

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

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

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

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

4. enforce any judgments or have any third parties enforce any judgments, or place a judgment lien on any bank accounts, personal or commercial during a state disaster emergency and for ninety days thereafter.

§ 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.

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

LBD16411-02-0