

STATE OF NEW YORK

2179

2021-2022 Regular Sessions

IN SENATE

January 20, 2021

Introduced by Sens. SANDERS, MAY -- read twice and ordered printed, and when printed to be committed to the Committee on Consumer 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:

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.

LBD06226-01-1