

116TH CONGRESS
2D SESSION

H. R. 6413

To amend the Fair Credit Reporting Act to prohibit consumer reporting agencies from including any adverse item of information on the consumer report of an individual with respect to debt related to a COVID–19 related illness, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 27, 2020

Mr. MURPHY of North Carolina introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Fair Credit Reporting Act to prohibit consumer reporting agencies from including any adverse item of information on the consumer report of an individual with respect to debt related to a COVID–19 related illness, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Coronavirus Credit
5 Lapse Forgiveness Act”.

1 **SEC. 2. PROHIBITIONS RELATING TO CONSUMER REPORT**
2 **FOR INDIVIDUALS WITH A DEBT RELATED TO**
3 **A COVID-19 RELATED ILLNESS.**

4 Section 605(a) of the Fair Credit Reporting Act (15
5 U.S.C. 1681c(a)) is amended by adding at the end the
6 following:

7 “(9) Any adverse item of information related to
8 a debt incurred before the end of the 1-year period
9 beginning on the date of the enactment of this para-
10 graph arising from a COVID-19 related illness for
11 an individual who earns less than \$50,000 a year (or
12 in the case of a couple that is married filing jointly
13 less than \$75,000 a year)—

14 “(A) if the debt antedates the report by
15 less than 1-year and if the consumer reporting
16 agency has actual knowledge that the debt
17 arises from a COVID-19 related illness; or

18 “(B) if the consumer reporting agency has
19 actual knowledge that the debt is related to a
20 COVID-19 related illness and if such debt is
21 paid or settled before the end of the 1-year pe-
22 riod beginning on the date such debt was due.”.

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