



Councilmember Robert C. White Jr.

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A PROPOSED RESOLUTION

IN THE COUNCIL OF THE DISTRICT OF COLUMBIA

To declare the existence of an emergency with respect to the need to amend the Coronavirus Support Emergency Amendment Act of 2020, the Coronavirus Support Temporary Amendment Act of 2020, and the Coronavirus Support Congressional Review Emergency Amendment Act of 2020 to prohibit users of credit reports from taking into consideration adverse information in a report that was the result of the consumer’s action or inaction that occurred during the public health emergency and to delay enforcement of this section.

BE IT ENACTED BY THE COUNCIL OF THE DISTRICT OF COLUMBIA, That this resolution may be cited as the “Emergency Credit Alert Emergency Declaration Resolution of 2020”.

Sec. 2. (a) On May 19, 2020, the Council passed the Coronavirus Support Emergency Amendment Act of 2020 enacted on May 19, 2020 (Enrolled version of Bill 23-757), the Coronavirus Support Temporary Amendment Act of 2020 enacted on May 19, 2020 (Engrossed version of Bill 23-758), and the Coronavirus Support Congressional Review Emergency Amendment Act of 2020 enacted on May 19, 2020 (Engrossed version of Bill 23-759).

(b) In order to allow for more discussion with the industry affected by Section 304 pertaining to Emergency Credit Alerts, amendments to legislation listed in subsection (2a) was withdrawn from Council consideration on May 19, 2020.

39 (c) On March 11, 2020, the Mayor of the District of Columbia issued Mayor’s Order
40 2020-045 and 2020-046, declaring a public emergency and a public health emergency in the
41 District due to the imminent threat to the health, safety, and welfare of District residents posed
42 by the spread of COVID-19.

43 (d) Residents have experienced job loss or reduced income as direct or indirect result of
44 the public health emergency and closure of non-essential businesses.

45 (e) There is an immediate need to ensure that the section passed as a part of emergency
46 and temporary legislation intended to protect consumers from negative impacts to their credit
47 reports includes a provision that prohibits users of credit reports from using negative information
48 a consumer may acquire during the public health emergency due to the COVID-19 emergency.

49 (f) There is also an immediate need to amend the legislation to delay the applicability of
50 the section in order to give businesses providing credit reports time to understand their
51 responsibilities under the section.

52 Sec. 3. The Council of the District of Columbia determines that the circumstances
53 enumerated in section 2 constitute emergency circumstances making it necessary that the
54 Emergency Credit Alert Emergency Amendment Act of 2020 be adopted after a single reading.

55 Sec. 4. This resolution shall take effect immediately.