



OFFICE OF COUNCILMEMBER AT-LARGE

ROBERT WHITE

MEMORANDUM

TO: Chairman Phil Mendelson
FROM: Councilmember Robert C. White, Jr.
DATE: June 4, 2020
RE: Request to Agendize Amendment for the June 9, 2020 Legislative Meeting

This memo is to request that the following measures be placed on the agenda for the June 9, 2020 Regular Legislative Meeting:

- “Emergency Credit Alert Emergency Declaration Resolution of 2020”
- “Emergency Credit Alert Emergency Amendment Act of 2020”
- “Emergency Credit Alert Temporary Amendment Act of 2020”

This emergency amendment will 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 any adverse information in a report that was the result of the consumer’s action or inaction during the public health emergency. The amendment intends to protect consumers from being negatively affected by impacts to their credit reports due to financial hardships experienced as a result of the COVID-19 emergency.

The amendment also delays enforcement of the section to give the industry time to comply and understand their responsibilities under the section.

There is an immediate need to ensure that the section passed as a part of emergency, temporary, and congressional review emergency legislation includes provisions that would further protect consumers in aftermath of the crisis and delay enforcement to reduce risk to the industry.

The current public health and related set of economic emergencies for DC residents calls for the Council to protect residents from the threats of immediate and long-term economic harm caused by credit report impairment arising due to the COVID-19 crisis.

As of June 3, 2020, 109361 District employees filed for unemployment. Many people who have lost part or of all of their income will have difficulty paying their bills, which may impact their credit report and lower their credit score. Maintaining a strong credit report is vital for residents' economic stability. Credit reports are the gateway for residents to access key sources of support through rental housing approval, loan approvals, mortgages and, in some cases, even a job.

Thank you for your consideration of this request. Please feel free to contact me or Katie Whitehouse on my staff at 724-8229, or kwhitehouse@dccouncil.us, should you or your staff have any questions.



cc: Members, Council of the District of Columbia
Office of the Secretary
Office of the General Counsel
Office of the Budget Director