

## S 3565

### Small Business and Consumer Debt Collection Emergency Relief Act of 2020

**Congress:** 116 (2019–2021, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Mar 22, 2020

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Mar 22, 2020)

**Official Text:** <https://www.congress.gov/bill/116th-congress/senate-bill/3565>

## Sponsor

**Name:** Sen. Brown, Sherrod [D-OH]

**Party:** Democratic • **State:** OH • **Chamber:** Senate

## Cosponsors (5 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Booker, Cory A. [D-NJ]	D · NJ		Mar 23, 2020
Sen. Jones, Doug [D-AL]	D · AL		Mar 23, 2020
Sen. Warren, Elizabeth [D-MA]	D · MA		Mar 23, 2020
Sen. Menendez, Robert [D-NJ]	D · NJ		May 6, 2020
Sen. Merkley, Jeff [D-OR]	D · OR		May 12, 2020

## Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Mar 23, 2020

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
116 HR 6379	Related bill	Mar 23, 2020: Referred to the Committee on Appropriations, and in addition to the Committees on the Budget, and Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

## **Small Business and Consumer Debt Collection Emergency Relief Act of 2020**

This bill places restrictions on the collection of consumer and small business debts during a major disaster or emergency, including during the COVID-19 (i.e., coronavirus disease 2019) emergency period. Among other things, debt collectors may not during such a period

- enforce a security interest through a repossession or foreclosure,
- commence or continue litigation to collect a debt,
- terminate utility service,
- seize assets,
- commence or continue an eviction, or
- charge fees or apply a higher interest rate as a result of nonpayment.

After such a period, debt collectors must provide certain repayment options including extending the repayment period for debts.

Violations of these provisions are subject to civil enforcement.

### **Actions Timeline**

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- **Mar 22, 2020:** Introduced in Senate
- **Mar 22, 2020:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.