

HR 6332

Relief for Consumers During COVID–19 Act of 2020

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Mar 23, 2020

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Mar 23, 2020)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/6332>

Sponsor

Name: Rep. Beatty, Joyce [D-OH-3]

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

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Waters, Maxine [D-CA-43]	D · CA		May 5, 2020

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Mar 23, 2020

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
116 HR 6321	Related bill	Mar 23, 2020: Referred to the Committee on Financial Services, and in addition to the Committees on Ways and Means, Education and Labor, Small Business, the Judiciary, and Agriculture, 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.
116 HR 6361	Related bill	Mar 23, 2020: Referred to the House Committee on Financial Services.
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.

Relief for Consumers During COVID-19 Act of 2020

This bill places restrictions on the collection of consumer debts 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.

The Federal Reserve Board must establish a facility to compensate financial institutions for losses caused by the suspension of payments.

Actions Timeline

- **Mar 23, 2020:** Introduced in House
- **Mar 23, 2020:** Referred to the House Committee on Financial Services.