

HR 6370

Disaster Protection for Workers' Credit Act

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/6370>

Sponsor

Name: Rep. Sherman, Brad [D-CA-30]

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

Cosponsors (14 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		May 5, 2020
Rep. Bonamici, Suzanne [D-OR-1]	D · OR		May 5, 2020
Rep. Cicilline, David N. [D-RI-1]	D · RI		May 5, 2020
Rep. Langevin, James R. [D-RI-2]	D · RI		May 5, 2020
Rep. Lawson, Al, Jr. [D-FL-5]	D · FL		May 5, 2020
Rep. Maloney, Carolyn B. [D-NY-12]	D · NY		May 5, 2020
Rep. Waters, Maxine [D-CA-43]	D · CA		May 5, 2020
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		May 8, 2020
Rep. Green, Al [D-TX-9]	D · TX		May 8, 2020
Rep. Cohen, Steve [D-TN-9]	D · TN		Jun 29, 2020
Rep. Evans, Dwight [D-PA-3]	D · PA		Jun 29, 2020
Rep. Garcia, Jesus G. "Chuy" [D-IL-4]	D · IL		Jun 29, 2020
Rep. Lieu, Ted [D-CA-33]	D · CA		Jun 29, 2020
Rep. Correa, J. Luis [D-CA-46]	D · CA		Aug 14, 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 6800	Related bill	Jul 23, 2020: Committee on Small Business and Entrepreneurship. Hearings held. Hearings printed: S.Hrg. 116-517.
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 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.
116 S 3508	Related bill	Mar 17, 2020: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Mar 23, 2020)

Disaster Protection for Workers' Credit Act

This bill provides credit protections to consumers during the COVID-19 (i.e., coronavirus disease 2019) outbreak and other major disasters. The bill generally prohibits furnishers of credit information from reporting adverse credit information that is the result of any inaction or action that occurred during the COVID-19 outbreak. It also prohibits any such reporting regarding a consumer who resides in an area covered by a major disaster declaration. Additionally, medical debt related to the COVID-19 outbreak or a major disaster may not be reported to a consumer reporting agency regardless of when the expenses were incurred.

Credit reporting agencies are prohibited from including in a credit report any such adverse credit information.

The Consumer Financial Protection Bureau must create a website that allows consumers to report economic hardship as a result of the COVID-19 outbreak or a major disaster. Consumers may request the deletion of adverse credit information and request an extension of certain credit protections.

Credit reporting agencies must provide unlimited free credit reports and free credit scores upon request (1) during the COVID-19 outbreak or a major disaster, and (2) for a year afterwards.

The bill places restrictions on new credit scoring models created or implemented during the COVID-19 outbreak or a major disaster.

Actions Timeline

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

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