

HR 6413

Coronavirus Credit Lapse Forgiveness Act

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Mar 27, 2020

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

Latest Action: Referred to the House Committee on Financial Services. (Mar 27, 2020)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/6413>

Sponsor

Name: Rep. Murphy, Gregory [R-NC-3]

Party: Republican • **State:** NC • **Chamber:** House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Mar 27, 2020

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Mar 27, 2020)

Coronavirus Credit Lapse Forgiveness Act

This bill generally prohibits credit reporting agencies from reporting adverse information regarding debt (1) arising from a COVID-19 (i.e., coronavirus disease 2019) related illness, and (2) incurred within one year of enactment of this bill. This prohibition applies to debt incurred by individuals earning less than \$50,000 a year, or a married couple filing jointly earning less than \$75,000 a year.

Actions Timeline

- **Mar 27, 2020:** Introduced in House
- **Mar 27, 2020:** Referred to the House Committee on Financial Services.

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