

AMENDMENT TO H.R. 2547, AS REPORTED
OFFERED BY MR. BUDD

Redesignate title IX as title X.

Redesignate section 901 as section 1001.

In section 1001, as redesignated, strike “This Act” and insert “Except as otherwise provided in this Act, this Act”.

After title VIII insert the following:

1 **TITLE IX—TEMPORARY PROHIBI-**
2 **TION ON DEBT COLLECTION**
3 **AND ADVERSE REPORTING**
4 **FOR CERTAIN PERSONS**

5 **SEC. 901. TEMPORARY PROHIBITION ON DEBT COLLECTION**
6 **AND ADVERSE REPORTING FOR CERTAIN**
7 **PERSONS.**

8 (a) IN GENERAL.—Effective during the period begin-
9 ning on the date of the enactment of this Act and ending
10 on December 31, 2021, a debt collector may not collect
11 a debt of, or furnish to a consumer reporting agency ad-
12 verse information relating to, a covered person that suf-
13 fered physical damage or harm because of a civil disturb-
14 ance that occurred during 2020.

1 (b) DEFINITIONS.—In this section:

2 (1) CONSUMER REPORTING AGENCY.—The term
3 “consumer reporting agency” has the meaning given
4 in section 603 of the Fair Credit Reporting Act (15
5 U.S.C. 1681a).

6 (2) COVERED PERSON.—The term “covered
7 person” means—

8 (A) a small business concern (as defined
9 under section 3 of the Small Business Act (15
10 U.S.C. 632)); or

11 (B) a Federal law enforcement officer.

12 (3) FAIR DEBT COLLECTION PRACTICES ACT
13 DEFINITIONS.—The terms “debt” and “debt col-
14 lector” have the meanings given, respectively, in sec-
15 tion 803 of the Fair Debt Collection Practices Act
16 (15 U.S.C. 1692a).

