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:

TITLE IX—TEMPORARY PROHIBITION ON DEBT COLLECTION AND ADVERSE REPORTING FOR CERTAIN PERSONS

SEC. 901. TEMPORARY PROHIBITION ON DEBT COLLECTION AND ADVERSE REPORTING FOR CERTAIN PERSONS.

(a) IN GENERAL.—Effective during the period beginning on the date of the enactment of this Act and ending on December 31, 2021, a debt collector may not collect a debt of, or furnish to a consumer reporting agency adverse information relating to, a covered person that suffered physical damage or harm because of a civil disturbance that occurred during 2020.
(b) DEFINITIONS.—In this section:

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

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

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

      (B) a Federal law enforcement officer.

   (3) FAIR DEBT COLLECTION PRACTICES ACT DEFINITIONS.—The terms “debt” and “debt collector” have the meanings given, respectively, in section 803 of the Fair Debt Collection Practices Act (15 U.S.C. 1692a).