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A PROPOSED RESOLUTION

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IN THE COUNCIL OF THE DISTRICT OF COLUMBIA  
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To declare the existence of an emergency with respect to the need to allow consumers to request that credit reporting agencies include a statement with their credit reports to indicate they were financially impacted by the COVID-19 pandemic.

RESOLVED, BY THE COUNCIL OF THE DISTRICT OF COLUMBIA, That

this resolution may be cited as the “Public Health Emergency Credit Alert Emergency Declaration Resolution of 2023”.

Sec. 2. (a) Shortly after the onset of the COVID-19 pandemic, the Council enacted emergency and temporary legislation to respond to the crisis and provide residents with protections amid uncertainty and the upheaval to daily life. Within these measures, the Council included provisions to require credit reporting agencies to allow consumers to include a statement with their credit reports that indicates they were financially impacted by the COVID-19 pandemic. These provisions protected District residents by allowing them to include the statement with their credit reports whenever their credit report was requested and prohibited some users of credit reports from considering adverse information that occurred during the protected time period.

33 (b) If a District resident’s credit score was negatively impacted due to hardships  
34 related to the pandemic, their recovery from the pandemic will be much more difficult.  
35 Damage to credit reports makes it harder for consumers to access credit, and it makes  
36 credit more expensive.

37 (c) The protections described in subsection (a) of this section were included in the  
38 Coronavirus Support Temporary Amendment Act of 2021, effective June 24, 2021 (D.C.  
39 Law 24-9; 68 DCR 4824), which expired on February 4, 2022. In Council Period 24, the  
40 Council unanimously approved two rounds of emergency and temporary legislation to  
41 ensure that this protection is maintained as recovery continues and as negative  
42 information remains on credit reports long after it occurs. The second temporary act, the  
43 “Public Health Emergency Credit Alert Extension Temporary Amendment Act of 2022”  
44 became law on March 10, 2023 and expires on October 6, 2023.

45 (d) A permanent bill, the “Public Health Emergency Credit Alert Amendment Act  
46 of 2023” (B25-118) was introduced on February 2, 2023 and is pending before the  
47 Committee of the Whole. An additional round of emergency legislation is necessary now  
48 to prevent a gap in the law.

49 Sec. 3. The Council of the District of Columbia determines that the  
50 circumstances enumerated in section 2 constitute emergency circumstances making it  
51 necessary that the Public Health Emergency Credit Alert Emergency Amendment Act of  
52 2023 must be adopted after a single reading.

53 Sec. 4. This resolution shall take effect immediately.