

House Bill 656

By: Representatives Houston of the 170<sup>th</sup>, Greene of the 151<sup>st</sup>, LaHood of the 175<sup>th</sup>, Tankersley of the 160<sup>th</sup>, and Wilson of the 80<sup>th</sup>

A BILL TO BE ENTITLED  
AN ACT

1 To amend Title 10 of the Official Code of Georgia Annotated, relating to commerce and  
2 trade, so as to provide certain protections to consumers who have experienced financial  
3 hardship as a result of the coronavirus disease 2019 pandemic; to provide for definitions; to  
4 require credit consumer reporting agencies to place a COVID-19 alert along with or  
5 accompanying any consumer report or credit score provided by the consumer credit reporting  
6 agency in the file of that consumer indicating the consumer has been impacted by the  
7 COVID-19 pandemic; to provide for removal of such an alert; to provide procedures for  
8 placement and removal of a COVID-19 alert; to provide for enforcement and penalties; to  
9 provide a short title; to provide for an effective date; to repeal conflicting laws; and for other  
10 purposes.

11 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

12 **SECTION 1.**

13 This Act shall be known and may be cited as the "COVID-19 Credit Report Protection for  
14 Consumers Act."

H. B. 656



39 10-1-921.

40 (a) A consumer who has been affected by COVID-19 may place a COVID-19 alert with  
41 the consumer's credit report by making a request to a consumer credit reporting agency.  
42 No later than 15 days after the effective date of this article, a consumer credit reporting  
43 agency shall make available to consumers an internet based method of requesting and  
44 completely removing a COVID-19 alert and a toll-free telephone number for consumers  
45 to use to place and to completely remove a COVID-19 alert.

46 (b) If a consumer requests a COVID-19 alert pursuant to this article, the consumer credit  
47 reporting agency shall disclose to the consumer the process of placing and removing a  
48 COVID-19 alert.

49 (c) A consumer requesting a COVID-19 alert shall be required to report that the consumer  
50 in good faith believes that he or she has been affected by COVID-19.

51 10-1-922.

52 (a) Within three business days of the date of the consumer requesting a COVID-19 alert,  
53 the consumer credit reporting agency shall include such COVID-19 alert along with or  
54 accompanying any consumer report or credit score provided by the consumer credit  
55 reporting agency indicating that the consumer has been impacted by the COVID-19  
56 pandemic.

57 (b) The consumer credit reporting agency shall send a written confirmation of the  
58 COVID-19 alert to the consumer within ten business days of placing the COVID-19 alert  
59 along with or accompanying any consumer report or credit score of the consumer.

60 10-1-923.

61 (a) A COVID-19 alert shall remain in place until the consumer requests that the  
62 COVID-19 alert be removed.

63 (b) A consumer credit reporting agency shall remove a COVID-19 alert within three  
64 business days of receiving a request for removal from the consumer.

65 10-1-924.

66 A consumer credit reporting agency shall not charge a fee for any service performed under  
67 this article.

68 10-1-925.

69 (a) A person that violates this article may be investigated and prosecuted under the  
70 provisions of Part 2 of Article 15 of this chapter, the 'Fair Business Practices Act of 1975,'  
71 and may be fined not more than \$100.00 for a violation concerning a specific consumer.

72 (b) The Attorney General may bring an action for temporary or permanent injunctive or  
73 other relief for any violation of this article or an action for the penalty authorized in  
74 subsection (a) of this Code section."

75 **SECTION 3.**

76 This Act shall become effective upon its approval by the Governor or upon its becoming law  
77 without such approval.

78 **SECTION 4.**

79 All laws and parts of laws in conflict with this Act are repealed.