

627 List, an Outer Burial Container Price List, and the Funeral Bill of Rights signed by the consumer,  
628 as specified in section 4a of the District of Columbia Funeral Services Regulatory Act of 1984,  
629 passed on emergency basis on April 7, 2020 (Enrolled version of Bill 23-X), after the completion  
630 or termination of a funeral contract.”.

631 Sec. 207. Debt collection.

632 Section 28-3814 of the D.C. Official Code is amended as follows:

633 (a) Subsection (b) is amended as follows:

634 (1) New paragraphs (1B) and (1C) are added to read as follows:

635 “(1B) “collection lawsuit” means any legal proceeding, including  
636 civil actions, statements of small claims, and supplementary process actions, commenced in any  
637 court for the purpose of collecting any debt or other past due balance owed or alleged to be  
638 owed.

639 “(1C) “debt” means money or its equivalent which is, or is alleged to be, more  
640 than 30 days past due and owing, unless a different period is agreed to by the debtor, under a  
641 single account as a result of a purchase, lease, or loan of goods, services, or real or personal  
642 property, for personal, family or household purposes or as a result of a loan of money which is  
643 obtained for personal, family or household purposes whether or not the obligation has been  
644 reduced to judgment.”.

645 (2) A new paragraph (4) is added to read as follows:

646 “(4) public health emergency” means a period of time for which the Mayor has  
647 declared a public health emergency pursuant to either section 5a of the District of Columbia  
648 Public Emergency Act of 1980, effective October 17, 2002 (D.C. Law 14-194; D.C. Official

649 Code § 7-2304.01), or the Natural Disaster Consumer Protection Act, effective March 20, 1992  
650 (D.C. Law 9-80; D.C. Official Code § 28-4102).”.

651 (b) New subsections (l), (m), and (n) are added to read as follows:

652 “(l)(1) Notwithstanding subsection (a) of this section, this subsection shall apply to loans  
653 directly secured on motor vehicles or direct motor vehicle installment loans covered by chapter  
654 36 of Title 28.

655 “(2) During a public health emergency and for 60 days after its conclusion, no  
656 creditor or debt collector shall, with respect to any debt:

657 “(A) Initiate, file, or threaten to file any new collection lawsuit;

658 “(B) Initiate, threaten to initiate, or act upon any statutory remedy for the  
659 garnishment, seizure, attachment, or withholding of wages, earnings, property, or funds for the  
660 payment of a debt to a creditor;

661 “(C) Initiate, threaten to initiate, or act upon any statutory remedy for the  
662 repossession of any vehicle, provided that creditors or debt collectors may accept collateral that  
663 is voluntarily surrendered; or

664 “(D) Visit or threaten to visit the household of a debtor at any time;

665 “(E) Visit or threaten to visit the place of employment of a debtor at any  
666 time for the purpose of collecting a debt; or

667 “(F) Confront or communicate in person with a debtor regarding the  
668 collection of a debt in any public place at any time.

669 “(3) This subsection shall not apply to collecting or attempting to collect a debt  
670 that is, or is alleged to be, owed on a loan secured by a mortgage on real property.

671 “(m)(1) During a public health emergency and for 60 days after its conclusion, no debt  
672 collector shall initiate any communication with any debtor via any written or electronic  
673 communication, including email or text message, or telephone, provided that a debt collector  
674 shall not be deemed to have initiated a communication with a debtor if the communication by the  
675 debt collector is in response to a request made by the debtor for said communication.

676 “(2) This subsection shall not apply to communications initiated solely for the  
677 purpose of informing a debtor of a rescheduled court appearance date or discussing a mutually  
678 convenient date for a rescheduled court appearance;

679 “(3) This subsection shall not apply to original creditors collecting or attempting  
680 to collect their own debt, nor shall it apply to collecting or attempting to collect a debt which is,  
681 or is alleged to be, owed on a loan secured by a mortgage on real property.

682 “(n) Subsections (l) and (m) of this section shall not be construed to:

683 “(1) Exempt any person from complying with existing laws or rules of  
684 professional conduct with respect to debt collection practices;

685 “(2) Supersede or in any way limit the rights and protections available to  
686 consumers under applicable local, state, or federal foreclosure laws;

687 “(3) Supersede any obligation under the District of Columbia Rules of  
688 Professional Conduct, to the extent of any inconsistency.”.

689 Sec. 208. Carry out and delivery.

690 (a) Section 203 of the COVID-19 Response Emergency Amendment Act of 2020,  
691 effective March 17, 2020 (D.C. Act 23-247; 67 DCR 3093), is repealed.

692 (b) Chapter 1 of Title 25 of the District of Columbia Official Code is amended as follows:

693 (1) Section 25-112 is amended by adding a new subsection (h) to read as follows: