
THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 1151 Session of
2020

INTRODUCED BY COSTA, FONTANA, SANTARSIERO, SCHWANK, A. WILLIAMS,
BREWSTER, MUTH, DINNIMAN, HUGHES, BLAKE, KEARNEY, STREET,
L. WILLIAMS AND IOVINO, JUNE 5, 2020

REFERRED TO BANKING AND INSURANCE, JUNE 5, 2020

AN ACT

1 Prohibiting certain garnishment of emergency disaster
2 assistance.

3 The General Assembly of the Commonwealth of Pennsylvania
4 hereby enacts as follows:

5 Section 1. Short title.

6 This act shall be known and may be cited as the COVID-19
7 Disaster Emergency Assistance Protection Act.

8 Section 2. Definitions.

9 The following words and phrases when used in this act shall
10 have the meanings given to them in this section unless the
11 context clearly indicates otherwise:

12 "Assistance." Any of the following received by an individual
13 during the COVID-19 disaster emergency:

14 (1) Economic Impact Payments received under the CARES
15 Act.

16 (2) Pandemic Unemployment Assistance received under the
17 CARES Act.

1 (3) Emergency Increase in Unemployment Compensation
2 Benefits received under the CARES Act.

3 (4) Pandemic Emergency Unemployment Compensation
4 received under the CARES Act.

5 (5) Unemployment compensation received from the
6 Commonwealth under the act of December 5, 1936 (2nd Sp.Sess.,
7 1937 P.L.2897, No.1), known as the Unemployment Compensation
8 Law.

9 "CARES Act." The Federal Coronavirus Aid, Relief, and
10 Economic Security Act (Public Law 116-136, 134 Stat. 281).

11 "COVID-19 disaster emergency." The duration of the
12 proclamation of disaster emergency issued by the Governor on
13 March 6, 2020, published at 50 Pa.B. 1644 (March 21, 2020), and
14 any renewal of the state of disaster emergency.

15 Section 3. Protection from garnishment.

16 Notwithstanding any provision of law, the following shall
17 apply during the COVID-19 disaster emergency and for an
18 additional 60 days following the termination of the COVID-19
19 disaster emergency:

20 (1) Any assistance received by an individual shall be
21 exempt from garnishment, attachment or any legal process by a
22 State or local government agency to satisfy any debt,
23 including medical and student loan debt.

24 (2) Any assistance received by an individual and
25 deposited into an account at a State-chartered bank or credit
26 union shall be exempt from garnishment, attachment or any
27 legal process by a State-chartered bank or credit union to
28 acquire an amount equal to or less than the amount of the
29 assistance for transfer from the individual's account to
30 another financial institution for the purpose of satisfying

1 any debt.

2 (3) No garnishment, attachment or other legal process on
3 any assistance received by an individual shall be commenced
4 or maintained by a private creditor or collection agency.

5 (4) This section shall not apply to garnishment,
6 attachment or any other legal process to satisfy child
7 support debt.

8 Section 4. Expiration.

9 This act shall expire 60 days following the termination of
10 the COVID-19 disaster emergency.

11 Section 5. Effective date.

12 This act shall take effect immediately.