

HOUSE RESOLUTION NO. 247

Rep. Hope offered the following resolution:

1 A resolution to memorialize the United States Department of
2 the Treasury to use its rulemaking authority to exempt Coronavirus
3 Aid, Relief, and Economic Security (CARES) Act stimulus payments
4 from garnishment by creditors and debt collectors.

5 Whereas, The novel coronavirus (COVID-19) pandemic has caused
6 an unprecedented situation in the United States. In order to combat
7 the spread of the virus, drastic steps have been taken including
8 the closure of all non-essential businesses and ordering residents
9 to stay at home whenever possible; and

10 Whereas, These efforts have caused severe financial stress for
11 Americans. As many businesses have been forced to temporarily
12 close, millions of Americans have seen their sources of income
13 disappear. In Michigan, more than one million residents have filed



1 for unemployment since the crisis began; and

2 Whereas, Congress passed the Coronavirus Aid, Relief, and
3 Economic Security (CARES) Act to help Americans during this
4 extraordinary time. The aid provided by the act includes direct
5 stimulus payments to Americans from the United States Department of
6 the Treasury; and

7 Whereas, Millions of families are relying on these payments to
8 make ends meet during the crisis. As Americans face the sudden loss
9 of their income, the stimulus payments will prove critical in
10 meeting necessary expenses, including rent, utilities, and food;
11 and

12 Whereas, Under the CARES Act, these stimulus payments may be
13 subject to garnishment by creditors or debt collectors, reducing or
14 eliminating the amount available for paying necessary expenses.
15 Allowing these payments to be garnished would harm American
16 families who are relying on them and undermine the intent of the
17 CARES Act; and

18 Whereas, The United States Department of the Treasury has the
19 power to exempt these stimulus payments from garnishment. The CARES
20 Act allows the department to issue regulations or guidance
21 necessary to implement it. This includes the ability to designate
22 CARES payments as exempt from garnishment; now, therefore, be it

23 Resolved by the House of Representatives, That we memorialize
24 the United States Department of Treasury to use its rulemaking
25 authority to exempt Coronavirus Aid, Relief, and Economic Security
26 (CARES) Act stimulus payments from garnishment by creditors and
27 debt collectors; and be it further

28 Resolved, That copies of this resolution be transmitted to the
29 United States Secretary of the Treasury and the members of the



1 Michigan congressional delegation.

