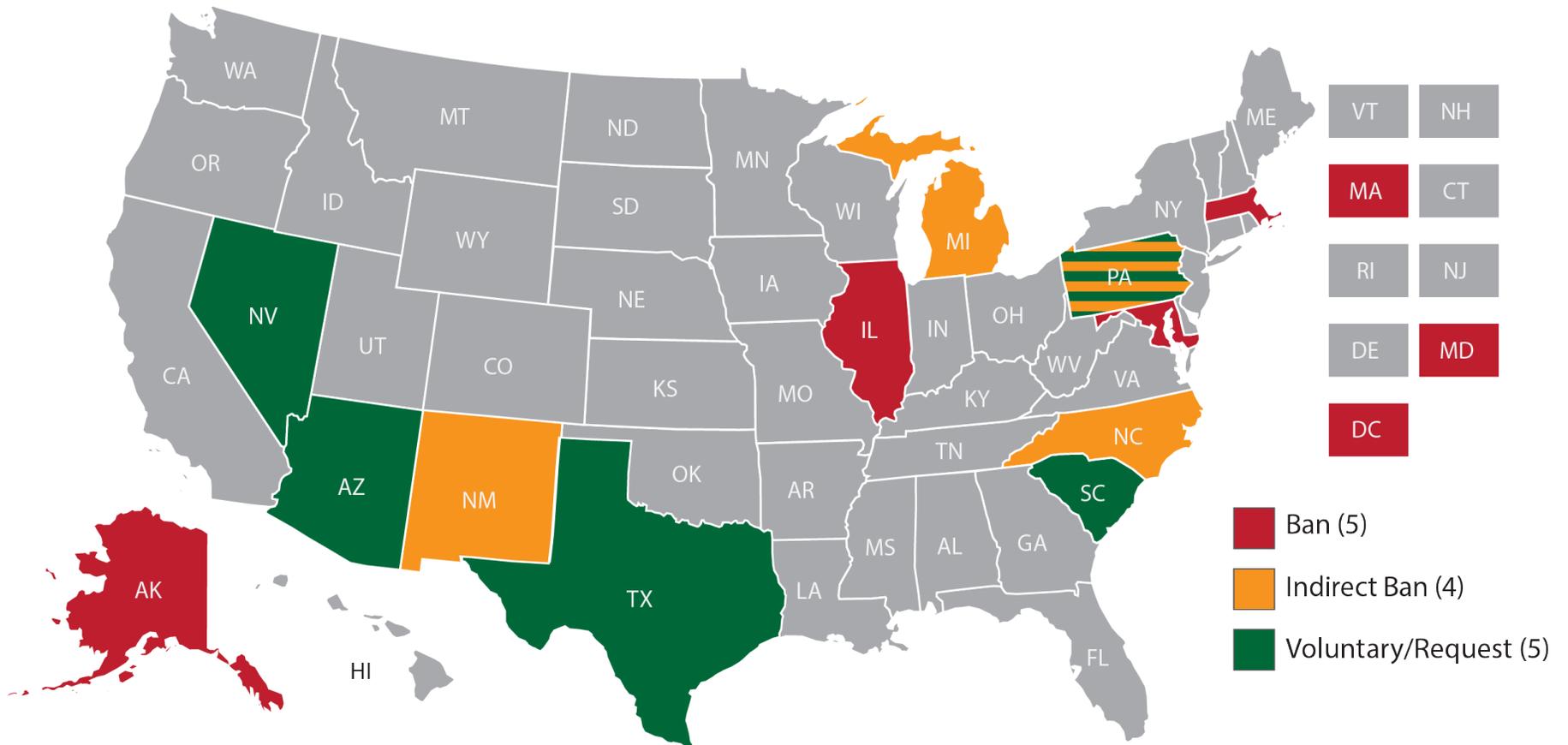


STATE VEHICLE REPOSSESSION RESTRICTIONS

History



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Last updated 7/14/22

Action	Ban/Voluntary?	Notes	Status
Effective			
District of Columbia B24-0814 / Act A24-0446	Ban	The law extends the District’s repossession ban during a public health emergency and for 60 days after its conclusion on an emergency basis. Voluntary surrender is permitted.	06/28/22 – signed by mayor The bill itself is effective until 09/26/22 However, the repossession ban is tied to a public health emergency the last public emergency ended on April 16, 2022. If the public emergency triggers the repossession ban, then the ban ended on June 15, 2022. See AFSA’s DC effective date explainer for more information.
Pending Legislation			
District of Columbia B24-0357 / At A24-0457	Ban	The law will permanently extend the District’s repossession ban during a public health emergency and for 60 days after its conclusion. Voluntary surrender is permitted.	07/06/22 – signed by mayor, takes effect after 30 day congressional review period
District of Columbia B24-0815	Ban	The law will extend the District’s repossession ban during a public health emergency and for 60 days after its conclusion on a temporary basis. Voluntary surrender is permitted.	07/13/22 – sent to mayor
Expired			

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Highlighted items reflect new or updated policy changes

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Action	Ban/Voluntary?	Notes	Status
Alaska SB 241 / Chap. 10	Ban	The bill establishes a moratorium on repossessions for consumers that experience financial hardship as a result of the COVID-19 pandemic.	04/10/20 – signed by governor, effective immediately Effective until 06/30 or until the public health emergency ends, whichever comes first.
Arizona Attorney General Request to Lenders	Voluntary	The AG is requesting lending companies suspend repossessions for at least 90 days (until 06/17).	03/19/20 – issued, effective until 06/17 minimum
District of Columbia B24-0348 / Act A 24-0169 / Law L24-0040	Ban	The law extends the District’s repossession ban during a public health emergency and for 60 days after its conclusion on an emergency basis. Voluntary surrender is permitted.	
District of Columbia B24-0257 / Act A24-0096	Ban	The law extends the District’s repossession ban during a public health emergency and for 60 days after its conclusion on an emergency basis. Voluntary surrender is permitted.	06/07/21 – signed by mayor, effective until 09/05/21
District of Columbia B24-0257 / Act A24-0096	Ban	The law extends the District’s repossession ban during a public health emergency and for 60 days after its conclusion on an emergency basis. Voluntary surrender is permitted.	06/07/21 – signed by mayor, effective until 09/05/21
District of Columbia B24-0257 / Act A24-0096	Ban	The law extends the District’s repossession ban during a public health emergency and for 60 days after its conclusion on an emergency basis. Voluntary surrender is permitted.	06/07/21 – signed by mayor, effective until 09/05/21

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Action	Ban/Voluntary?	Notes	Status
District of Columbia B24-0257 / Act A24-0096	Ban	The law extends the District's repossession ban during a public health emergency and for 60 days after its conclusion on an emergency basis. Voluntary surrender is permitted.	06/07/21 – signed by mayor, effective until 09/05/21
District of Columbia B23-0758 / Act A23-0334 / Law L23-0130 / B23-0734 / Act A23-0323 / Law L23-0129	Ban	The law extends the District's repossession ban during a public health emergency and for 60 days after its conclusion on an emergency basis. Voluntary surrender is permitted.	10/09/20 – became law (after congressional review period) Effective until 05/22/21
District of Columbia B24-0139 / Act A24-0030 Expired	Ban	The law extends the District's repossession ban during a public health emergency and for 60 days after its conclusion on an emergency basis. Voluntary surrender is permitted.	03/17/21 – signed by mayor, effective immediately until 06/15/21
California Regional Stay at Home Order	N/A/20 – See Note	The regional stay at home order imposes more stringent restrictions on non-essential businesses. If a region reaches 15% ICU capacity, certain sectors must close for three weeks. County status is available here . Some companies have taken the position that California's localized stay at home orders impose an indirect repossession ban. AFSA has not been able to substantiate any formal or informal repossession ban by the state.	12/03/20 – issued

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Illinois Executive Order 2020-16 and extensions 2020-33 , 2020-39 , 2020-44 , 2020-48 , and 2020-52 Expired	Ban	The governor is prohibiting vehicle repossessions during the coronavirus disaster declaration. Order 2020-52, which extends previous executive orders to 09/19, does <i>not</i> extend the provisions of Order 2020-16 limiting vehicle repossessions.	03/26/20 – issued, effective until 08/22/20 (extended)
Maryland Executive Orders 20-04-03-01 and 20-10-16-01 Rescinded	Ban	The original order prohibited repossessions by self-help. The updated order removed the prohibition on repossession unless the creditor is repossessing a chattel home.	04/03/20 – issued, 10/16/20 – updated Effective until end of State of Emergency
Massachusetts Attorney General Emergency Regulations and FAQ Expired	Ban	The regulations would make it an unfair and deceptive act to initiate, threaten to initiate, or act upon any legal or equitable remedy for the repossession of any vehicle;	03/27/20 – issued. Effective for 90 days (06/25) or the end of the State of Emergency, whichever is earlier.

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Michigan Executive Orders 2020-96 and 2020-100 Expired	Indirect Ban	A Q & A states that in-person collections activities are not considered essential. Executive Order	03/24/20 – issued (original SAH order), effective until 05/28. Extended by EO 2020-100 until 06/13.
Nevada Financial Institutions Division (NFID) Letter to Licensees	Voluntary	NFID sent a letter requesting that every licensee have a plan in place that outlines the licensee’s efforts to manage the outbreak, including halting vehicle repossession.	03/17/20 – issued, no expiration date provided
New Mexico Public Regulation Commission Guidance New Mexico Department of Public Health Nov. 13 Order Nov. 30 Order Dec. 2 Order Expired	Indirect Ban Varies by County	The commission is classifying towing services for repossession as non-essential, effectively banning repossessions The Nov. 30 order created a 3-phase county-by-county reopening plan. County status is available here . The Dec. 2 order allows non-essential businesses to open with restrictions at all closure levels.	04/14/20 – issued, expired on 06/01 11/16/20 – reauthorized, effective until 11/30 12/02/20 – new reopening plan

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Action	Ban/Voluntary?	Notes	Status
North Carolina Executive Order 135 (Stay at Home Order) Expired	Indirect Ban	The stay at home order did not explicitly list repossession agents as non-essential in formal guidance, but the state has told repossession agents that they are non-essential.	03/30/20 – issued, effective until 05/08
Pennsylvania Division of Banks Guidance Expired	Indirect Ban	The department declared repossession agents “non-life-sustaining”, so they must close under the governor’s stay at home order. The new stay at home allows businesses to reopen at limited capacity on a county-by-county basis.	04/01/20 – issued Expired on 06/05 when SAH order was lifted statewide.
Pennsylvania Attorney General PA CARE Package Initiative Expired	Voluntary	The attorney general is launching a voluntary program for financial institutions. Among other provisions, participating institutions must commit to a motor vehicle repossession moratorium for 60 days (until 05/29)	03/30/20 – launched, effective until 05/29
South Carolina Department of Consumer Affairs Interim Guidance Expired	Voluntary	The department is strongly encouraging consumer credit licensees to suspend repossessions.	06/01/20 – issued, effective until 08/31

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Action	Ban/Voluntary?	Notes	Status
Texas Office of the Consumer Credit Commissioner (OCCC) Advisory Bulletin	Voluntary	<p>The OCCC urges motor vehicle sales finance licensees to modify contracts with consumers to defer payments or make partial payments.</p> <p>The updated order on October 27 removed the suggestion to waive payments and suspend repossessions, instead urging licensees to review “policies for fees, late charges, delinquency practices, and repossessions, to help support successful repayment.”</p> <p>The bulletin also notifies licensees that electronic signatures are allowed under state and federal law.</p>	03/26/20 – issued, effective until 11/30 (revised on 10/27)

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