**A** **JOINT RESOLUTION**

TO URGE LENDING INSTITUTIONS THAT DO BUSINESS IN THE STATE OF SOUTH CAROLINA TO IMPLEMENT A NINETY‑DAY MORATORIUM FOR FORECLOSURES AND LATE FEES ON CONSUMER DEBT FOR FEDERAL EMPLOYEES WHO ARE CURRENTLY UNPAID BECAUSE OF THE GOVERNMENT SHUTDOWN.

Whereas, key parts of the United States government shut down on December 22, 2018. This shutdown affects more than eight hundred thousand federal workers in nine different departments, as well as several federal agencies, including the departments of Agriculture, Commerce, Justice, Homeland Security, Housing and Urban Development, Interior, State, Transportation, and Treasury. This shutdown is the longest in United States history; and

Whereas, federal employees that are considered “essential” are required to work without pay. Others are furloughed or placed on temporary leave; and

Whereas, many of the thousands of federal workers affected by the shutdown have expressed anxiety over not receiving their paychecks. Many federal workers are worried about not being able to pay their mortgages and bills. A ninety‑day moratorium on foreclosures and late fees on consumer debt would greatly assist these individuals. Now, therefore,

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. A lending institution that does business in this State is urged to implement a ninety‑day moratorium for foreclosures and late fees on consumer debt for all federal employees who are currently unpaid because of the government shutdown that began on December 22, 2018. If a lending institution allows a federal employee a moratorium for his debt, the federal employee is responsible for debt repayment at the end of the ninety‑day period.

SECTION 2. This joint resolution takes effect upon approval by the Governor.

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