

115TH CONGRESS  
2D SESSION

# H. R. 435

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## AN ACT

To amend the Fair Credit Reporting Act to clarify Federal law with respect to reporting certain positive consumer credit information to consumer reporting agencies, and for other purposes.

1       *Be it enacted by the Senate and House of Representa-*  
2   *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “The Credit Access and  
3 Inclusion Act of 2017”.

4 **SEC. 2. POSITIVE CREDIT REPORTING PERMITTED.**

5 (a) IN GENERAL.—Section 623 of the Fair Credit  
6 Reporting Act (15 U.S.C. 1681s–2) is amended by adding  
7 at the end the following new subsection:

8 “(f) FULL-FILE CREDIT REPORTING.—

9 “(1) IN GENERAL.—Subject to the limitation in  
10 paragraph (2) and notwithstanding any other provi-  
11 sion of law, a person or the Secretary of Housing  
12 and Urban Development may furnish to a consumer  
13 reporting agency information relating to the per-  
14 formance of a consumer in making payments—

15 “(A) under a lease agreement with respect  
16 to a dwelling, including such a lease in which  
17 the Department of Housing and Urban Devel-  
18 opment provides subsidized payments for occu-  
19 pancy in a dwelling; or

20 “(B) pursuant to a contract for a utility or  
21 telecommunications service.

22 “(2) LIMITATION.—Information about a con-  
23 sumer’s usage of any utility services provided by a  
24 utility or telecommunication firm may be furnished  
25 to a consumer reporting agency only to the extent  
26 that such information relates to payment by the con-

sumer for the services of such utility or telecommunication service or other terms of the provision of the services to the consumer, including any deposit, discount, or conditions for interruption or termination of the services.

“(3) PAYMENT PLAN.—An energy utility firm may not report payment information to a consumer reporting agency with respect to an outstanding balance of a consumer as late if—

“(A) the energy utility firm and the consumer have entered into a payment plan (including a deferred payment agreement, an arrearage management program, or a debt forgiveness program) with respect to such outstanding balance; and

“(B) the consumer is meeting the obligations of the payment plan, as determined by the energy utility firm.

“(4) DEFINITIONS.—In this subsection, the following definitions shall apply:

“(A) ENERGY UTILITY FIRM.—The term ‘energy utility firm’ means an entity that provides gas or electric utility services to the public.

1                   “(B) UTILITY OR TELECOMMUNICATION  
 2                   FIRM.—The term ‘utility or telecommunication  
 3                   firm’ means an entity that provides utility serv-  
 4                   ices to the public through pipe, wire, landline,  
 5                   wireless, cable, or other connected facilities, or  
 6                   radio, electronic, or similar transmission (in-  
 7                   cluding the extension of such facilities).”.

8           (b) LIMITATION ON LIABILITY.—Section 623(c) of  
 9   the Consumer Credit Protection Act (15 U.S.C. 1681s–  
 10 2(c)) is amended—

11                   (1) in paragraph (2), by striking “or” at the  
 12                   end;

13                   (2) by redesignating paragraph (3) as para-  
 14                   graph (4); and

15                   (3) by inserting after paragraph (2) the fol-  
 16                   lowing new paragraph:

17                   “(3) subsection (f) of this section, including any  
 18                   regulations issued thereunder; or”.

19           (c) GAO STUDY AND REPORT.—Not later than 2  
 20 years after the date of the enactment of this Act, the  
 21 Comptroller General of the United States shall submit to  
 22 Congress a report on the impact of furnishing information  
 23 pursuant to subsection (f) of section 623 of the Fair Cred-

1 it Reporting Act (15 U.S.C. 1681s-2) (as added by this  
2 Act) on consumers.

Passed the House of Representatives June 25, 2018.

Attest:

*Clerk.*

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