

## S 2355

Credit Access and Inclusion Act of 2015

**Congress:** 114 (2015–2017, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Dec 3, 2015

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Dec 3, 2015)

**Official Text:** <https://www.congress.gov/bill/114th-congress/senate-bill/2355>

### Sponsor

**Name:** Sen. Kirk, Mark Steven [R-IL]

**Party:** Republican • **State:** IL • **Chamber:** Senate

### Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Manchin, Joe, III [D-WV]	D · WV		Dec 3, 2015

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Dec 3, 2015

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

Bill	Relationship	Last Action
114 HR 4172	Related bill	<b>Sep 27, 2016:</b> Hearings Held by the Subcommittee on Financial Institutions and Consumer Credit Prior to Referral.
114 HR 3035	Related bill	<b>Jul 13, 2015:</b> Referred to the House Committee on Financial Services.

## **Credit Access and Inclusion Act of 2015**

This bill amends the Fair Credit Reporting Act to authorize a person or the Department of Housing and Urban Development (HUD) to furnish to a consumer reporting agency information relating to the performance of a consumer in making payments: (1) under a lease agreement for a dwelling, including a lease in which HUD provides subsidized payments; or (2) pursuant to a contract for a utility or telecommunications service.

Information about a consumer's usage of any utility or telecommunications services may be furnished to a consumer reporting agency only to the extent that the information relates to payment by the consumer for such services or other terms of the provision of such services, including any deposit, discount, or conditions for interruption or termination of service.

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 the firm and the consumer have entered into a payment plan and the consumer is meeting the obligations of such plan.

## **Actions Timeline**

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- **Dec 3, 2015:** Introduced in Senate
- **Dec 3, 2015:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

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