

HR 4172

Credit Access and Inclusion Act of 2015

Congress: 114 (2015–2017, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Dec 3, 2015

Current Status: Hearings Held by the Subcommittee on Financial Institutions and Consumer Credit Prior to Referral.

Latest Action: Hearings Held by the Subcommittee on Financial Institutions and Consumer Credit Prior to Referral. (Sep 27, 2016)

Official Text: <https://www.congress.gov/bill/114th-congress/house-bill/4172>

Sponsor

Name: Rep. Ellison, Keith [D-MN-5]

Party: Democratic • **State:** MN • **Chamber:** House

Cosponsors (34 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Blumenauer, Earl [D-OR-3]	D · OR		Dec 3, 2015
Rep. Carney, John C., Jr. [D-DE-At Large]	D · DE		Dec 3, 2015
Rep. Duffy, Sean P. [R-WI-7]	R · WI		Dec 3, 2015
Rep. Fitzpatrick, Michael G. [R-PA-8]	R · PA		Dec 3, 2015
Rep. Green, Al [D-TX-9]	D · TX		Dec 3, 2015
Rep. Grijalva, Raúl M. [D-AZ-3]	D · AZ		Dec 3, 2015
Rep. Himes, James A. [D-CT-4]	D · CT		Dec 3, 2015
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		Dec 3, 2015
Rep. Jones, Walter B., Jr. [R-NC-3]	R · NC		Dec 3, 2015
Rep. Love, Mia B. [R-UT-4]	R · UT		Dec 3, 2015
Rep. McNerney, Jerry [D-CA-9]	D · CA		Dec 3, 2015
Rep. Moore, Gwen [D-WI-4]	D · WI		Dec 3, 2015
Rep. Mulvaney, Mick [R-SC-5]	R · SC		Dec 3, 2015
Rep. Pittenger, Robert [R-NC-9]	R · NC		Dec 3, 2015
Rep. Renacci, James B. [R-OH-16]	R · OH		Dec 3, 2015
Rep. Rush, Bobby L. [D-IL-1]	D · IL		Dec 3, 2015
Rep. Schweikert, David [R-AZ-6]	R · AZ		Dec 3, 2015
Rep. Stivers, Steve [R-OH-15]	R · OH		Dec 3, 2015
Rep. Dold, Robert J. [R-IL-10]	R · IL		Dec 11, 2015
Rep. Conyers, John, Jr. [D-MI-13]	D · MI		Jan 7, 2016
Rep. Capuano, Michael E. [D-MA-7]	D · MA		Feb 8, 2016
Rep. Meeks, Gregory W. [D-NY-5]	D · NY		Feb 23, 2016
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Mar 14, 2016
Rep. Kirkpatrick, Ann [D-AZ-1]	D · AZ		Apr 26, 2016
Rep. Jackson Lee, Sheila [D-TX-18]	D · TX		Apr 28, 2016
Rep. Sires, Albio [D-NJ-8]	D · NJ		May 3, 2016
Rep. Norcross, Donald [D-NJ-1]	D · NJ		May 10, 2016
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		May 16, 2016
Rep. DeSaulnier, Mark [D-CA-11]	D · CA		May 23, 2016
Rep. Cohen, Steve [D-TN-9]	D · TN		May 25, 2016
Rep. Bera, Ami [D-CA-7]	D · CA		Jun 21, 2016
Rep. Barr, Andy [R-KY-6]	R · KY		Jul 7, 2016
Rep. Hastings, Alcee L. [D-FL-20]	D · FL		Jul 14, 2016
Rep. Maloney, Carolyn B. [D-NY-12]	D · NY		Sep 28, 2016

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Hearings By (subcommittee)	Sep 27, 2016

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
114 S 2355	Related bill	Dec 3, 2015: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
114 HR 3035	Related bill	Jul 13, 2015: Referred to the House Committee on Financial Services.

Summary (as of Dec 3, 2015)

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 such 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.

The bill amends the Consumer Credit Protection Act to make provisions regarding civil liability to consumers of persons for willful or negligent noncompliance with requirements imposed by such Act on credit reporting agencies inapplicable to any violation of this Act.

Actions Timeline

- **Sep 27, 2016:** Hearings Held by the Subcommittee on Financial Institutions and Consumer Credit Prior to Referral.
- **Dec 3, 2015:** Introduced in House
- **Dec 3, 2015:** Referred to the House Committee on Financial Services.