

HR 435

The Credit Access and Inclusion Act of 2017

Congress: 115 (2017–2019, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jan 11, 2017

Current Status: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban A

Latest Action: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Jun 26, 2018)

Official Text: <https://www.congress.gov/bill/115th-congress/house-bill/435>

Sponsor

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

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

Cosponsors (30 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Capuano, Michael E. [D-MA-7]	D · MA		Jan 11, 2017
Rep. Conyers, John, Jr. [D-MI-13]	D · MI		Jan 11, 2017
Rep. Duffy, Sean P. [R-WI-7]	R · WI		Jan 11, 2017
Rep. Green, Al [D-TX-9]	D · TX		Jan 11, 2017
Rep. Grijalva, Raúl M. [D-AZ-3]	D · AZ		Jan 11, 2017
Rep. Jones, Walter B., Jr. [R-NC-3]	R · NC		Jan 11, 2017
Rep. Love, Mia B. [R-UT-4]	R · UT		Jan 11, 2017
Rep. Maloney, Carolyn B. [D-NY-12]	D · NY		Jan 11, 2017
Rep. Meeks, Gregory W. [D-NY-5]	D · NY		Jan 11, 2017
Rep. Moore, Gwen [D-WI-4]	D · WI		Jan 11, 2017
Rep. Pittenger, Robert [R-NC-9]	R · NC		Jan 11, 2017
Rep. Renacci, James B. [R-OH-16]	R · OH		Jan 11, 2017
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Jan 11, 2017
Rep. Stivers, Steve [R-OH-15]	R · OH		Jan 11, 2017
Rep. Cohen, Steve [D-TN-9]	D · TN		Jun 20, 2017
Rep. Crist, Charlie [D-FL-13]	D · FL		Jun 20, 2017
Rep. Gonzalez, Vicente [D-TX-15]	D · TX		Jun 20, 2017
Rep. Tipton, Scott R. [R-CO-3]	R · CO		Jun 22, 2017
Rep. Barr, Andy [R-KY-6]	R · KY		Jul 3, 2017
Rep. Ross, Dennis A. [R-FL-15]	R · FL		Jul 18, 2017
Rep. Raskin, Jamie [D-MD-8]	D · MD		Aug 29, 2017
Rep. McNerney, Jerry [D-CA-9]	D · CA		Oct 31, 2017
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Nov 28, 2017
Rep. Blunt Rochester, Lisa [D-DE-At Large]	D · DE		Dec 7, 2017
Rep. Royce, Edward R. [R-CA-39]	R · CA		Dec 7, 2017
Rep. Bishop, Sanford D., Jr. [D-GA-2]	D · GA		Dec 12, 2017
Rep. Cicilline, David N. [D-RI-1]	D · RI		Dec 12, 2017
Rep. Johnson, Eddie Bernice [D-TX-30]	D · TX		Dec 12, 2017
Rep. Watson Coleman, Bonnie [D-NJ-12]	D · NJ		Dec 12, 2017
Rep. Messer, Luke [R-IN-6]	R · IN		Dec 22, 2017

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Jun 26, 2018
Financial Services Committee	House	Markup By	Dec 13, 2017

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
115 HR 6147	Related bill	Sep 7, 2018: Message on Senate action sent to the House.
115 S 488	Related bill	Jul 18, 2018: Message on House action received in Senate and at desk: House amendments to Senate bill.
115 S 3040	Related bill	Jul 12, 2018: Committee on Banking, Housing, and Urban Affairs. Hearings held. Hearings printed: S.Hrg. 115-361.
115 HR 5078	Related bill	Feb 28, 2018: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Jun 25, 2018)

Credit Access and Inclusion Act of 2017

(Sec. 2) This bill amends the Fair Credit Reporting Act to allow the reporting of certain positive consumer-credit information to consumer reporting agencies. Specifically, a person or the Department of Housing and Urban Development may report information related to a consumer's performance in making payments either under a lease agreement for a dwelling or pursuant to a contract for a utility or telecommunications service. However, information about a consumer's usage of any utility or telecommunications service may be reported only to the extent that the information relates to payment by the consumer for such service or other terms of the provision of that service. Furthermore, an energy-utility firm may not report a consumer's outstanding balance as late if the firm and the consumer have entered into a payment plan and the consumer is meeting the obligations of that plan.

Specified provisions of the Consumer Credit Protection Act that establish civil liability with respect to furnishers of information to consumer reporting agencies shall not apply to any violation of the bill.

The Government Accountability Office must report on the consumer impact of such reporting.

Actions Timeline

- **Jun 26, 2018:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Jun 25, 2018:** Mr. Hill moved to suspend the rules and pass the bill, as amended.
- **Jun 25, 2018:** Considered under suspension of the rules. (consideration: CR H5586-5587)
- **Jun 25, 2018:** DEBATE - The House proceeded with forty minutes of debate on H.R. 435.
- **Jun 25, 2018:** Passed/agreed to in House: On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote.(text: CR H5586-5587)
- **Jun 25, 2018:** On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote. (text: CR H5586-5587)
- **Jun 25, 2018:** Motion to reconsider laid on the table Agreed to without objection.
- **Feb 16, 2018:** Reported (Amended) by the Committee on Financial Services. H. Rept. 115-568.
- **Feb 16, 2018:** Placed on the Union Calendar, Calendar No. 429.
- **Dec 13, 2017:** Committee Consideration and Mark-up Session Held.
- **Dec 13, 2017:** Ordered to be Reported (Amended) by the Yeas and Nays: 60 - 0.
- **Dec 12, 2017:** Committee Consideration and Mark-up Session Held.
- **Jan 11, 2017:** Introduced in House
- **Jan 11, 2017:** Referred to the House Committee on Financial Services.