

S 4471

Tenant Protection Act

Congress: 116 (2019–2021, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Aug 6, 2020

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. (Aug 6, 2020)

Official Text: <https://www.congress.gov/bill/116th-congress/senate-bill/4471>

Sponsor

Name: Sen. Booker, Cory A. [D-NJ]

Party: Democratic • **State:** NJ • **Chamber:** Senate

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

| Committee | Chamber | Activity | Date |
|---|---------|-------------|-------------|
| Banking, Housing, and Urban Affairs Committee | Senate | Referred To | Aug 6, 2020 |

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Tenant Protection Act

This bill prohibits a credit reporting agency from creating a report containing a landlord-tenant court or other housing court record unless

- the case resulted in a judgment of possession,
- the decision is not being appealed, and
- the record is not more than three years old.

If a person takes an adverse action against a consumer based upon a housing court record contained in a credit report, the person must provide the consumer a free copy of the report.

A person who willfully creates a credit report that contains an inaccurate housing record is civilly liable to the consumer.

The Consumer Financial Protection Bureau must (1) issue regulations that direct tenant rating agencies to create a central source for consumers to obtain reports and submit disputes, and (2) report on tenant rating agency compliance.

Actions Timeline

- **Aug 6, 2020:** Introduced in Senate
- **Aug 6, 2020:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.