

## HR 8985

Credit Access and Inclusion Act of 2022

**Congress:** 117 (2021–2023, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Sep 26, 2022

**Current Status:** Referred to the House Committee on Financial Services.

**Latest Action:** Referred to the House Committee on Financial Services. (Sep 26, 2022)

**Official Text:** <https://www.congress.gov/bill/117th-congress/house-bill/8985>

### Sponsor

**Name:** Rep. Hill, J. French [R-AR-2]

**Party:** Republican • **State:** AR • **Chamber:** House

### Cosponsors (6 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Donalds, Byron [R-FL-19]	R · FL		Sep 26, 2022
Rep. Emmer, Tom [R-MN-6]	R · MN		Sep 26, 2022
Rep. Kim, Young [R-CA-39]	R · CA		Sep 26, 2022
Rep. Salazar, Maria Elvira [R-FL-27]	R · FL		Sep 26, 2022
Rep. Schweikert, David [R-AZ-6]	R · AZ		Sep 26, 2022
Rep. Steel, Michelle [R-CA-48]	R · CA		Sep 26, 2022

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Sep 26, 2022

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

Bill	Relationship	Last Action
117 S 2417	Related bill	Jul 21, 2021: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

## Credit Access and Inclusion Act of 2022

This bill allows for 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 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**

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- **Sep 26, 2022:** Introduced in House
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