

S 1654

Credit Access and Inclusion Act of 2023

Congress: 118 (2023–2025, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: May 17, 2023

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. (May 17, 2023)

Official Text: <https://www.congress.gov/bill/118th-congress/senate-bill/1654>

Sponsor

Name: Sen. Scott, Tim [R-SC]

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

Cosponsors (9 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Britt, Katie Boyd [R-AL]	R · AL		May 17, 2023
Sen. Cotton, Tom [R-AR]	R · AR		May 17, 2023
Sen. King, Angus S., Jr. [I-ME]	I · ME		May 17, 2023
Sen. Lummis, Cynthia M. [R-WY]	R · WY		May 17, 2023
Sen. Manchin, Joe, III [D-WV]	D · WV		May 17, 2023
Sen. Rounds, Mike [R-SD]	R · SD		May 17, 2023
Sen. Cramer, Kevin [R-ND]	R · ND		Sep 6, 2023
Sen. Tester, Jon [D-MT]	D · MT		Sep 6, 2023
Sen. Boozman, John [R-AR]	R · AR		Feb 5, 2024

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	May 17, 2023

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
118 HR 3418	Related bill	May 17, 2023: Referred to the House Committee on Financial Services.

Credit Access and Inclusion Act of 2023

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

- **May 17, 2023:** Introduced in Senate
- **May 17, 2023:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.