

## HR 3418

Credit Access and Inclusion Act of 2023

**Congress:** 118 (2023–2025, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** May 17, 2023

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

**Latest Action:** Referred to the House Committee on Financial Services. (May 17, 2023)

**Official Text:** <https://www.congress.gov/bill/118th-congress/house-bill/3418>

### Sponsor

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

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

### Cosponsors (15 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Donalds, Byron [R-FL-19]	R · FL		May 17, 2023
Rep. Emmer, Tom [R-MN-6]	R · MN		May 17, 2023
Rep. Kim, Young [R-CA-40]	R · CA		May 17, 2023
Rep. Salazar, Maria Elvira [R-FL-27]	R · FL		May 17, 2023
Rep. Schweikert, David [R-AZ-1]	R · AZ		May 17, 2023
Rep. Steel, Michelle [R-CA-45]	R · CA		May 17, 2023
Rep. Nunn, Zachary [R-IA-3]	R · IA		Jun 20, 2023
Rep. Harder, Josh [D-CA-9]	D · CA		Oct 17, 2023
Rep. Gallagher, Mike [R-WI-8]	R · WI		Dec 13, 2023
Rep. Scholten, Hillary J. [D-MI-3]	D · MI		Feb 29, 2024
Rep. Balderson, Troy [R-OH-12]	R · OH		Mar 5, 2024
Rep. Fitzgerald, Scott [R-WI-5]	R · WI		Mar 6, 2024
Rep. Tiffany, Thomas P. [R-WI-7]	R · WI		May 8, 2024
Rep. Grothman, Glenn [R-WI-6]	R · WI		May 14, 2024
Rep. Guthrie, Brett [R-KY-2]	R · KY		May 22, 2024

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	May 17, 2023

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
118 S 1654	Related bill	<b>May 17, 2023:</b> Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

## Summary (as of May 17, 2023)

### 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 House
- **May 17, 2023:** Referred to the House Committee on Financial Services.

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