

HR 4560

Housing FIRST Act

Congress: 118 (2023–2025, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jul 11, 2023

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

Latest Action: Referred to the House Committee on Financial Services. (Jul 11, 2023)

Official Text: <https://www.congress.gov/bill/118th-congress/house-bill/4560>

Sponsor

Name: Rep. Pressley, Ayanna [D-MA-7]

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

Cosponsors (16 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Jul 11, 2023
Rep. Bowman, Jamaal [D-NY-16]	D · NY		Jul 11, 2023
Rep. Bush, Cori [D-MO-1]	D · MO		Jul 11, 2023
Rep. Casar, Greg [D-TX-35]	D · TX		Jul 11, 2023
Rep. Clarke, Yvette D. [D-NY-9]	D · NY		Jul 11, 2023
Rep. Frost, Maxwell [D-FL-10]	D · FL		Jul 11, 2023
Rep. Gomez, Jimmy [D-CA-34]	D · CA		Jul 11, 2023
Rep. Johnson, Henry C. "Hank," Jr. [D-GA-4]	D · GA		Jul 11, 2023
Rep. Lee, Barbara [D-CA-12]	D · CA		Jul 11, 2023
Rep. Lee, Summer L. [D-PA-12]	D · PA		Jul 11, 2023
Rep. McGovern, James P. [D-MA-2]	D · MA		Jul 11, 2023
Rep. Ocasio-Cortez, Alexandria [D-NY-14]	D · NY		Jul 11, 2023
Rep. Omar, Ilhan [D-MN-5]	D · MN		Jul 11, 2023
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Jul 11, 2023
Rep. Tlaib, Rashida [D-MI-12]	D · MI		Jul 11, 2023
Rep. Ramirez, Delia C. [D-IL-3]	D · IL		Sep 3, 2024

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jul 11, 2023

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Jul 11, 2023)

Housing for Formerly Incarcerated Reentry and Stable Tenancy Act or the Housing FIRST Act

This bill limits the information allowed to be shared on credit reports and considered in housing decisions, including certain criminal background information.

First, the bill prohibits a consumer reporting agency from including specified information on a consumer credit report provided for tenant screening purposes, such as arrests, juvenile adjudications or convictions, civil citations, resolved criminal cases (e.g., through completion of a diversion program), and convictions with completed sentences.

Further, the bill restricts the use of consumer credit reports for tenant screening. A person who obtains such a report must not use it in violation of fair housing laws and must disclose its use to the consumer. When taking adverse action based on the report, a person must provide the consumer with a copy of the report, the specific reasons for the adverse action, and other information.

The bill also specifies that upon request, consumer reporting agencies must disclose to a consumer the entity that is the source of any information on a consumer credit report.

Finally, the bill excludes from consumer credit reports criminal convictions older than seven years.

Actions Timeline

- **Jul 11, 2023:** Introduced in House
- **Jul 11, 2023:** Referred to the House Committee on Financial Services.