

S 1465

Credit Access and Inclusion Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Apr 10, 2025

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. (Apr 10, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/senate-bill/1465>

Sponsor

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

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

Cosponsors (4 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Britt, Katie Boyd [R-AL]	R · AL		Apr 10, 2025
Sen. Cramer, Kevin [R-ND]	R · ND		Apr 10, 2025
Sen. Moreno, Bernie [R-OH]	R · OH		Apr 10, 2025
Sen. Rounds, Mike [R-SD]	R · SD		Apr 10, 2025

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Apr 10, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 HR 5402	Related bill	Sep 16, 2025: Referred to the House Committee on Financial Services.

Credit Access and Inclusion Act of 2025

This bill allows for the reporting of certain positive consumer-credit information (such as the on-time payment of rent or utilities) 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.

