HR 5402

Credit Access and Inclusion Act of 2026

Congress: 119 (2025–2027, Current)
Chamber: House
Policy Area: Finance and Financial Sector
Introduced: Sep 16, 2025
Current Status: Placed on the Union Calendar, Calendar No. 688.
Latest Action: Placed on the Union Calendar, Calendar No. 688. (Sep 1, 2026)
Official Text: https://www.congress.gov/bill/119th-congress/house-bill/5402

Sponsor

Name: Rep. Kim, Young [R-CA-40]
Party: Republican • **State:** CA • **Chamber:** House

Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Bynum, Janelle S. [D-OR-5]	D · OR		Sep 16, 2025
Rep. Vindman, Eugene Simon [D-VA-7]	D · VA		Oct 3, 2025

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Sep 16, 2025
Financial Services Committee	House	Markup By	Jun 30, 2026
Financial Services Committee	House	Reported By	Sep 1, 2026

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 S 1465	Related bill	**Apr 10, 2025:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
119 HR 3418	Cross-Congress related bill	**May 17, 2023:** Referred to the House Committee on Financial Services.
119 S 1654	Cross-Congress related bill	**May 17, 2023:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
119 HR 8985	Cross-Congress related bill	**Sep 26, 2022:** Referred to the House Committee on Financial Services.
119 S 2417	Cross-Congress related bill	**Jul 21, 2021:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Sep 16, 2025)

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 and the effect of reporting consumer cash flow data to consumer credit agencies.

Actions Timeline

- **Sep 1, 2026:** Reported (Amended) by the Committee on Financial Services. H. Rept. 119-788.
- **Sep 1, 2026:** Placed on the Union Calendar, Calendar No. 688.
- **Jun 30, 2026:** Committee Consideration and Mark-up Session Held
- **Jun 30, 2026:** Ordered to be Reported (Amended) by the Yeas and Nays: 28 - 23.
- **Sep 16, 2025:** Introduced in House
- **Sep 16, 2025:** Referred to the House Committee on Financial Services.

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