

Union Calendar No. 688

119TH CONGRESS
2^D SESSION

H. R. 5402

[Report No. 119–788]

To amend the Fair Credit Reporting Act to clarify Federal law with respect to reporting certain full-file consumer credit information to consumer reporting agencies, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 16, 2025

Mrs. KIM (for herself and Ms. BYNUM) introduced the following bill; which was referred to the Committee on Financial Services

SEPTEMBER 1, 2026

Additional sponsor: Mr. VINDMAN

SEPTEMBER 1, 2026

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in *italie*]

[For text of introduced bill, see copy of bill as introduced on September 16, 2025]

A BILL

To amend the Fair Credit Reporting Act to clarify Federal law with respect to reporting certain full-file consumer credit information to consumer reporting agencies, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
 2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 *This Act may be cited as the “Credit Access and Inclu-*
 5 *sion Act of 2026”.*

6 **SEC. 2. FULL-FILE REPORTING PERMITTED.**

7 *(a) IN GENERAL.—Section 623 of the Fair Credit Re-*
 8 *porting Act (15 U.S.C. 1681s–2) is amended by adding at*
 9 *the end the following:*

10 *“(f) FULL-FILE CREDIT REPORTING.—*

11 *“(1) DEFINITIONS.—In this subsection:*

12 *“(A) ENERGY UTILITY FIRM.—The term ‘en-*
 13 *ergy utility firm’ means an entity that provides*
 14 *gas or electric utility services to the public.*

15 *“(B) UTILITY OR TELECOMMUNICATION*
 16 *FIRM.—The term ‘utility or telecommunication*
 17 *firm’ means an entity that provides utility serv-*
 18 *ices to the public through pipe, wire, landline,*
 19 *wireless, cable, or other connected facilities, or*
 20 *radio, electronic, or similar transmission (in-*
 21 *cluding the extension of such facilities).*

22 *“(2) INFORMATION RELATING TO LEASE AGREE-*
 23 *MENTS, UTILITIES, AND TELECOMMUNICATIONS SERV-*
 24 *ICES.—Subject to the limitations in paragraph (3),*
 25 *and notwithstanding any other provision of law, a*

1 *person or the Secretary of Housing and Urban Devel-*
2 *opment may furnish to a consumer reporting agency*
3 *information relating to the performance of a con-*
4 *sumer in making payments—*

5 *“(A) under a lease agreement with respect*
6 *to a dwelling, including such a lease in which*
7 *the Department of Housing and Urban Develop-*
8 *ment provides subsidized payments for occu-*
9 *pancy in a dwelling; or*

10 *“(B) pursuant to a contract for a utility or*
11 *telecommunications service.*

12 *“(3) LIMITATION.—Information about the usage*
13 *by a consumer of any utility service provided by a*
14 *utility or telecommunication firm may be furnished*
15 *to a consumer reporting agency only to the extent*
16 *that the information relates to the payment by the*
17 *consumer for the service of the utility or telecommuni-*
18 *cation service or other terms of the provision of the*
19 *services to the consumer, including any deposit, dis-*
20 *count, or conditions for interruption or termination*
21 *of the service.*

22 *“(4) PAYMENT PLAN.—An energy utility firm*
23 *may not report payment information to a consumer*
24 *reporting agency with respect to an outstanding bal-*
25 *ance of a consumer as late if—*

1 “(A) the energy utility firm and the con-
2 sumer have entered into a payment plan (includ-
3 ing a deferred payment agreement, an arrearage
4 management program, or a debt forgiveness pro-
5 gram) with respect to such outstanding balance;
6 and

7 “(B) the consumer is meeting the obliga-
8 tions of the payment plan, as determined by the
9 energy utility firm.”.

10 (b) *LIMITATION ON LIABILITY.*—Section 623(c) of the
11 *Fair Credit Reporting Act* (15 U.S.C. 1681s–2(c)) is
12 amended—

13 (1) in paragraph (2), by striking “or” at the
14 end;

15 (2) by redesignating paragraph (3) as para-
16 graph (4); and

17 (3) by inserting after paragraph (2) the fol-
18 lowing:

19 “(3) subsection (f) of this section, including any
20 regulations issued thereunder; or”.

21 (c) *GAO STUDY AND REPORT.*—Not later than 2 years
22 after the date of the enactment of this Act, the Comptroller
23 General of the United States shall submit to the Congress
24 a report—

1 (1) *on the impact that furnishing information*
2 *pursuant to subsection (f) of section 623 of the Fair*
3 *Credit Reporting Act (15 U.S.C. 1681s-2), as added*
4 *by subsection (a) of this section, has had on con-*
5 *sumers; and*

6 (2) *that analyzes the effect on consumer credit*
7 *scores of reporting consumer cash flow data to con-*
8 *sumer credit agencies.*

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