

AMENDMENT TO THE RULES COMMITTEE PRINT

116-47

OFFERED BY MS. MOORE OF WISCONSIN

In title IX, add at the end the following:

1 **SEC. 904. POSITIVE CREDIT REPORTING PERMITTED.**

2 (a) IN GENERAL.—Section 623 of the Fair Credit
3 Reporting Act (15 U.S.C. 1681s–2), as amended by sec-
4 tion 103, is further amended by adding at the end the
5 following new subsection:

6 “(g) FULL-FILE CREDIT REPORTING.—

7 “(1) IN GENERAL.—Subject to the limitation in
8 paragraph (2) and notwithstanding any other provi-
9 sion of law, a person or the Secretary of Housing
10 and Urban Development may furnish to a consumer
11 reporting agency information relating to the per-
12 formance of a consumer in making payments—

13 “(A) under a lease agreement with respect
14 to a dwelling, including such a lease in which
15 the Department of Housing and Urban Devel-
16 opment provides subsidized payments for occu-
17 pancy in a dwelling; or

18 “(B) pursuant to a contract for a utility or
19 telecommunications service.

1 “(2) LIMITATION.—Information about a con-
2 sumer’s usage of any utility services provided by a
3 utility or telecommunication firm may be furnished
4 to a consumer reporting agency only to the extent
5 that such information relates to payment by the con-
6 sumer for the services of such utility or tele-
7 communication service or other terms of the provi-
8 sion of the services to the consumer, including any
9 deposit, discount, or conditions for interruption or
10 termination of the services.

11 “(3) PAYMENT PLAN.—An energy utility firm
12 may not report payment information to a consumer
13 reporting agency with respect to an outstanding bal-
14 ance of a consumer as late if—

15 “(A) the energy utility firm and the con-
16 sumer have entered into a payment plan (in-
17 cluding a deferred payment agreement, an ar-
18 rearage management program, or a debt for-
19 giveness program) with respect to such out-
20 standing balance; and

21 “(B) the consumer is meeting the obliga-
22 tions of the payment plan, as determined by the
23 energy utility firm.

24 “(4) DEFINITIONS.—In this subsection, the fol-
25 lowing definitions shall apply:

1 “(A) ENERGY UTILITY FIRM.—The term
2 ‘energy utility firm’ means an entity that pro-
3 vides gas or electric utility services to the pub-
4 lic.

5 “(B) UTILITY OR TELECOMMUNICATION
6 FIRM.—The term ‘utility or telecommunication
7 firm’ means an entity that provides utility serv-
8 ices to the public through pipe, wire, landline,
9 wireless, cable, or other connected facilities, or
10 radio, electronic, or similar transmission (in-
11 cluding the extension of such facilities).”.

12 (b) LIMITATION ON LIABILITY.—Section 623(c) of
13 the Consumer Credit Protection Act (15 U.S.C. 1681s-
14 2(c)) is amended—

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

17 (2) by redesignating paragraph (3) as para-
18 graph (4); and

19 (3) by inserting after paragraph (2) the fol-
20 lowing new paragraph:

21 “(3) subsection (g) of this section, including
22 any regulations issued thereunder; or”.

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

1 Congress a report on the impact of furnishing information
2 pursuant to subsection (g) of section 623 of the Fair Cred-
3 it Reporting Act (15 U.S.C. 1681s-2) (as added by this
4 section) on consumers.

