

**AMENDMENT TO THE AMENDMENT IN THE  
NATURE OF A SUBSTITUTE TO H.R. 8485  
OFFERED BY MR. HILL OF ARKANSAS**

Page 1, strike line 1 and all that follows and insert  
the following:

**1 SECTION 1. SHORT TITLE.**

2       This Act may be cited as the “Credit Access and In-  
3 clusion Act of 2022”.

**4 SEC. 2. POSITIVE CREDIT REPORTING PERMITTED.**

5       (a) IN GENERAL.—Section 623 of the Fair Credit  
6 Reporting Act (15 U.S.C. 1681s–2) is amended by adding  
7 at the end the following:

8       “(f) FULL-FILE CREDIT REPORTING.—

9               “(1) DEFINITIONS.—In this subsection:

10                       “(A) ENERGY UTILITY FIRM.—The term  
11               ‘energy utility firm’ means an entity that pro-  
12               vides gas or electric utility services to the pub-  
13               lic.

14                       “(B) UTILITY OR TELECOMMUNICATION  
15               FIRM.—The term ‘utility or telecommunication  
16               firm’ means an entity that provides utility serv-  
17               ices to the public through pipe, wire, landline,  
18               wireless, cable, or other connected facilities, or

1 radio, electronic, or similar transmission (in-  
2 cluding the extension of such facilities).

3 “(2) INFORMATION RELATING TO LEASE  
4 AGREEMENTS, UTILITIES, AND TELECOMMUNI-  
5 CATIONS SERVICES.—Subject to the limitation in  
6 paragraph (3) and notwithstanding any other provi-  
7 sion of law, a person or the Secretary of Housing  
8 and Urban Development may furnish to a consumer  
9 reporting agency information relating to the per-  
10 formance of a consumer in making payments—

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

16 “(B) pursuant to a contract for a utility or  
17 telecommunications service.

18 “(3) LIMITATION.—Information about the  
19 usage by a consumer of any utility service provided  
20 by a utility or telecommunication firm may be fur-  
21 nished to a consumer reporting agency only to the  
22 extent that the information relates to the payment  
23 by the consumer for the service of the utility or tele-  
24 communication service or other terms of the provi-  
25 sion of the services to the consumer, including any

1 deposit, discount, or conditions for interruption or  
2 termination of the service.

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

7 “(A) the energy utility firm and the con-  
8 sumer have entered into a payment plan (in-  
9 cluding a deferred payment agreement, an ar-  
10 rearage management program, or a debt for-  
11 giveness program) with respect to such out-  
12 standing balance; and

13 “(B) the consumer is meeting the obliga-  
14 tions of the payment plan, as determined by the  
15 energy utility firm.”.

16 (b) LIMITATION ON LIABILITY.—Section 623(c) of  
17 the Fair Credit Reporting Act (15 U.S.C. 1681s–2(c)) is  
18 amended—

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

21 (2) by redesignating paragraph (3) as para-  
22 graph (4); and

23 (3) by inserting after paragraph (2) the fol-  
24 lowing:

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

3           (c) GAO STUDY AND REPORT.—Not later than 2  
4           years after the date of the enactment of this Act, the  
5           Comptroller General of the United States shall submit to  
6           Congress a report on the impact of furnishing information  
7           pursuant to subsection (f) of section 623 of the Fair Cred-  
8           it Reporting Act (15 U.S.C. 1681s–2), as added by sub-  
9           section (a) of this Act, on consumers.

