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:

SECTION 1. SHORT TITLE.

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

SEC. 2. POSITIVE CREDIT REPORTING PERMITTED.

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

“(f) FULL-FILE CREDIT REPORTING.—

“(1) DEFINITIONS.—In this subsection:

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

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

“(2) INFORMATION RELATING TO LEASE AGREEMENTS, UTILITIES, AND TELECOMMUNICATIONS SERVICES.—Subject to the limitation in paragraph (3) and notwithstanding any other provision of law, a person or the Secretary of Housing and Urban Development may furnish to a consumer reporting agency information relating to the performance of a consumer in making payments—

“(A) under a lease agreement with respect to a dwelling, including such a lease in which the Department of Housing and Urban Development provides subsidized payments for occupancy in a dwelling; or

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

“(3) LIMITATION.—Information about the usage by a consumer of any utility service provided by a utility or telecommunication firm may be furnished to a consumer reporting agency only to the extent that the information relates to the payment by the consumer for the service of the utility or telecommunication service or other terms of the provision of the services to the consumer, including any
deposit, discount, or conditions for interruption or termination of the service.

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

“(A) the energy utility firm and the consumer have entered into a payment plan (including a deferred payment agreement, an arrearage management program, or a debt forgiveness program) with respect to such outstanding balance; and

“(B) the consumer is meeting the obligations of the payment plan, as determined by the energy utility firm.”.

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

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

(2) by redesignating paragraph (3) as paragraph (4); and

(3) by inserting after paragraph (2) the following:
“(3) subsection (f) of this section, including any regulations issued thereunder; or”.

(c) **GAO Study and Report.**—Not later than 2 years after the date of the enactment of this Act, the Comptroller General of the United States shall submit to Congress a report on the impact of furnishing information pursuant to subsection (f) of section 623 of the Fair Credit Reporting Act (15 U.S.C. 1681s–2), as added by subsection (a) of this Act, on consumers.