

118TH CONGRESS
1ST SESSION

H. R. 408

To amend the Fair Credit Reporting Act to exclude information relating to certain evictions from consumer reports, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 20, 2023

Mr. COHEN introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Fair Credit Reporting Act to exclude information relating to certain evictions from consumer reports, 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. EXCLUSION OF INFORMATION RELATING TO**
4 **CERTAIN EVICTIONS FROM CONSUMER RE-**
5 **PORTS.**

6 (a) IN GENERAL.—Section 605(a) of the Fair Credit
7 Reporting Act (15 U.S.C. 1681c(a)) is amended by adding
8 at the end the following:

9 “(9)(A) Any information related to a covered
10 eviction (including information related to a debt col-

1 lection for a covered eviction) for which notice was
2 given during the period beginning March 13, 2020,
3 and ending on the date that is 30 days after the ter-
4 mination date of the national emergency concerning
5 the novel coronavirus disease (COVID–19) outbreak
6 declared by the President on March 13, 2020, under
7 the National Emergencies Act (50 U.S.C. 1601 et
8 seq.).

9 “(B) In this paragraph, the term ‘covered evic-
10 tion’ means any action by a landlord, owner of a res-
11 idential property, or other person legally authorized
12 to remove or cause the removal of a tenant or lessee
13 from a residential property and does not include
14 foreclosure on a home mortgage.”.

15 (b) APPLICABILITY.—This Act and the amendments
16 made by this Act shall apply to any consumer report (as
17 defined in section 603 of the Fair Credit Reporting Act
18 (15 U.S.C. 1681a)) issued on or after the date of the en-
19 actment of this Act.

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