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119TH CONGRESS
1ST SESSION

H. R. 4369

To amend the Fair Credit Reporting Act to prohibit the use of consumer credit checks against prospective and current tenants for the purposes of making adverse rental housing decisions.

IN THE HOUSE OF REPRESENTATIVES

JULY 14, 2025

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

A BILL

To amend the Fair Credit Reporting Act to prohibit the use of consumer credit checks against prospective and current tenants for the purposes of making adverse rental housing decisions.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "End Tenant Credit Screening Act".

SEC. 2. USE OF CREDIT CHECKS PROHIBITED FOR TENANT SCREENING PURPOSES.

Section 604 of the Fair Credit Reporting Act (15 U.S.C. 1681b) is amended by inserting after subsection (g) the following:

''(h) USE OF CERTAIN CONSUMER REPORTS PROHIBITED FOR TENANT SCREENING PURPOSES.—

''(1) DEFINITIONS.—For purposes of this section:

''(A) The term 'tenant screening purposes' when used in connection with a consumer report means a report used for the purpose of evaluating a consumer for rental housing, including whether to approve a consumer's rental housing application, determining the consumer's security deposit or other terms of the consumer's lease, or retention a tenant.

''(B) The term 'housing provider' means any person that leases a unit of residential real estate to an individual.

''(2) GENERAL PROHIBITION.—Except as provided in paragraph (3), a person, including a prospective or current housing provider, may not use a consumer report or investigative consumer report, or cause a consumer report or investigative consumer report to be procured, with respect to any consumer for tenant screening purposes where any information contained in the report bears on the creditworthiness, credit standing or credit capacity of the consumer.

"(3) CONSENT IRRELEVANT.—The prohibition described in paragraph (2) shall apply even if the consumer consents or otherwise authorizes the procurement or use of a consumer report for tenant screening purposes, except for a report provided or caused to be provided to the housing provider for reconsideration of denial.

"(4) RECONSIDERATION OF DENIAL.—The term "reconsideration of denial" means any procedure or process by which a housing provider reconsiders, on an individualized basis, an application for rental housing that the housing provider has previously rejected after bona fide consideration.".

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