

House Bill 3088

Sponsored by Representative HELFRICH, Senator MEEK; Representatives BREESE-IVERSON, HELM

SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced**.

Establishes Rent Reporting Pilot Program in Housing and Community Services Department. Appropriates moneys from General Fund for pilot program. Requires department to report to appropriate interim committee of Legislative Assembly on program on or before September 15, 2025.

Sunsets January 2, 2027.

Declares emergency, effective on passage.

A BILL FOR AN ACT

1
2 Relating to reporting of rent payment information to consumer reporting agencies at the request of
3 tenants; and declaring an emergency.

4 **Be It Enacted by the People of the State of Oregon:**

5 **SECTION 1. Sections 2 to 5 of this 2023 Act are added to and made a part of ORS chapter**
6 **90.**

7 **SECTION 2. As used in sections 2 to 5 of this 2023 Act:**

8 (1) "Consumer reporting agency" means a consumer reporting agency that compiles and
9 maintains files on consumers on a nationwide basis as used in 15 U.S.C. 1681a.

10 (2) "Financial education course" means an educational class, including an online class,
11 that provides information to tenants about the importance of building and maintaining good
12 credit and that may be provided by or through a bank, a nonprofit organization, the Housing
13 and Community Services Department, a local government or a housing authority.

14 (3) "Pilot program" or "program" means the Rent Reporting Pilot Program established
15 under sections 2 to 5 of this 2023 Act.

16 (4) "Program administrator" means the organization contracted to administer the pilot
17 program under section 3 (2) of this 2023 Act.

18 (5) "Rent payment information" means information concerning a tenant's timely, late or
19 missed payments of rent but not of other payments allowed under ORS 90.140.

20 **SECTION 3. (1) The Rent Reporting Pilot Program is established within the Housing and**
21 **Community Services Department to facilitate the reporting of rent payment information to**
22 **consumer reporting agencies by participant landlords for their participant tenants.**

23 (2) The department shall contract with a third party to administer the pilot program.

24 (3) On or before November 1, 2023, the program administrator, with the assistance of the
25 department or statewide landlord associations, shall identify and recruit participant landlords
26 to the pilot program. To the extent practicable, the contractor shall recruit participant
27 landlords with:

28 (a) A variety of types of dwellings for rent or lease, including dwelling units of various
29 sizes;

30 (b) Dwellings for rent or lease that are located in diverse areas of this state;

NOTE: Matter in **boldfaced** type in an amended section is new; matter *[italic and bracketed]* is existing law to be omitted.
New sections are in **boldfaced** type.

1 (c) At least five dwellings for rent; and

2 (d) A large proportion of tenants who are from populations underrepresented in
3 homeownership.

4 (4) During the term of the pilot program, participant landlords must agree to:

5 (a) Assist in the recruitment of participant tenants;

6 (b) Report the rent payment information of a participant tenant to a consumer reporting
7 agency for at least 12 months after the tenant begins participation in the program;

8 (c) Not charge a tenant to participate in the program;

9 (d) Comply with rules adopted by the department to administer the program; and

10 (e) Provide information to the department and the program administrator concerning the
11 program for the purpose of informing the report required by section 5 of this 2023 Act.

12 (5) No later than February 1, 2024, the program administrator, with assistance from the
13 participant landlords, shall recruit no fewer than 100 participant tenants to the program. To
14 participate in the pilot program, tenants must:

15 (a) Be a tenant of a participant landlord; and

16 (b) Complete a financial education course approved by the department.

17 (6) A tenant may end participation in the program at any time and for any reason by
18 providing notice to their landlord but may not resume participation thereafter.

19 (7) The program administrator shall:

20 (a) Provide education to participant landlords concerning the requirements of partic-
21 ipation in the pilot program; and

22 (b) Provide information to participant landlords to help recruit participant tenants, in-
23 cluding information concerning how tenants may participate in the pilot program and the list
24 of financial education courses adopted under section 4 (1) of this 2023 Act.

25 (8) The department may provide compensation to landlords who have completed the re-
26 quirements of the pilot program under subsection (4) of this section, as certified by the
27 program administrator.

28 **SECTION 4.** On or before October 15, 2023, the Housing and Community Services De-
29 partment shall adopt rules implementing the Rent Reporting Pilot Program. The rules must:

30 (1) Include a list of financial education courses that a tenant may complete to participate
31 in the program and contact information for the providers of the courses.

32 (2) Require that participant landlords report rent payment information concerning a
33 participant tenant after a tenant has elected to participate in the program and has met the
34 educational requirements.

35 (3) Establish amounts, schedules and terms of compensation for participant landlords.

36 (4) Establish a form or format, including an online form, by which participant tenants
37 may elect to participate or end participation in the program that must include:

38 (a) A statement that the participant tenant's participation in the program is voluntary;

39 (b) A statement that all of the participant tenant's rent payment information will be re-
40 ported to a consumer reporting agency, regardless of whether the payments are timely, late
41 or missed;

42 (c) Instructions describing how a participant tenant may elect to end participation in the
43 program; and

44 (d) A statement that if the participant tenant elects to end participation in the program,
45 the tenant may not resume participation.

1 **SECTION 5.** (1) No later than September 15, 2025, the Housing and Community Services
2 Department, in consultation with the program administrator, shall provide a report to an
3 interim committee of the Legislative Assembly relating to housing in the manner provided
4 in ORS 192.245 on the pilot project established under sections 2 to 5 of this 2023 Act. The
5 report must include:

6 (a) The number of participant landlords;

7 (b) The number of landlords that expressed interest in participating;

8 (c) The number of participant tenants, including those who ended participation in the
9 program;

10 (d) The demographics of participant tenants, including race, ethnicity, gender, income
11 and age, as may be voluntarily provided by participant tenants;

12 (e) The cost of administering the program;

13 (f) The number of residential properties offered by each participant landlord;

14 (g) For each participant landlord:

15 (A) The nature of the reporting mechanism used to report participant tenants' rent
16 payment information to consumer reporting agencies; and

17 (B) The city and county of each property offered by the participant landlord;

18 (h) A short narrative of challenges faced by participant landlords and participant tenants
19 during the program; and

20 (i) Aggregate data and assessment of how participation in the program positively or
21 negatively affected participant tenants' credit.

22 (2) In addition, the report may include the department's recommendations concerning
23 the continuation of the pilot program.

24 (3) The department shall maintain a copy of the report on its public website.

25 **SECTION 6.** Sections 2 to 5 of this 2023 Act are repealed on January 2, 2027.

26 **SECTION 7.** In addition to and not in lieu of any other appropriation, there is appropri-
27 ated to the Housing and Community Services Department, for the biennium beginning July
28 1, 2023, out of the General Fund, the amount of \$1, for the pilot program established under
29 sections 2 to 5 of this 2023 Act.

30 **SECTION 8.** This 2023 Act being necessary for the immediate preservation of the public
31 peace, health and safety, an emergency is declared to exist, and this 2023 Act takes effect
32 on its passage.