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An Overview of the Rent Reporting Landscape for State and Local Policymakers

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A person's credit record has a significant influence on their options for participating in the US economy. Yet it can be difficult for people, and particularly renters, to find reliable ways to build credit. Homeowners can build credit by making mortgage payments. But rent payments have not traditionally been reported to credit bureaus or included in credit scores, even though rent payments are often renters' largest monthly expense. That is changing.

Rent reporting is the practice of providing data on rent payments to at least one of the three major consumer credit bureaus. Rent reporting has grown substantially over the last decade. The major credit scoring models, such as FICO and VantageScore, have begun adjusting scoring algorithms to factor in reported rental payments. And recent analysis shows that participating in positive-only rent reporting leads to an increased likelihood of a person having a credit score (Theodos, Teles, and Lieberman 2025).

State and local policy can play a role in expanding access to rent reporting as a credit-building tool for low- and moderate-income renters and in protecting renters from the potential risks of rent reporting. Several jurisdictions across the country have already taken steps to encourage, require, or regulate rent reporting for their residents. This brief describes the policy landscape and key decision points for state and local policymakers.

The Policy Landscape

State Legislative Approaches

States have considered several different legislative approaches to encourage and regulate rent reporting (figure 1):

- **Pilot programs.** Several states created pilot programs, which have typically been time-bound and applied to a small subset of landlords, often those serving low-income renters. This approach allows states to test the implementation, take-up, and outcomes of rent reporting on a small population before rolling out any wider-ranging requirements.
  - Washington, DC, passed legislation for one of the earliest pilot programs in 2018. The program focused on the District's public housing authority and reported positive-only (on time) rental payments.[1]
  - Colorado followed in 2021 with pilot legislation focused on positive-only rent reporting for a cohort of up to 10 affordable and market-rate landlords.[2] After the pilot period, the state's housing authority has continued sponsoring rent reporting services in state-assisted housing.
  - In 2025, Washington State introduced legislation for a pilot that mirrors Colorado's, after Washington failed to pass a broader rent reporting requirement in 2024.[3]
  - The Delaware State Housing Authority launched a pilot in 2023 using American Rescue Plan funds rather than legislation.[4]
- **Mandates to offer or enroll renters.** States can take broader steps to require that certain landlords offer rent reporting to renters. California passed a requirement in 2020 that requires affordable housing providers to offer reporting of all rental payment activity (including timely, late, or missed payments); in

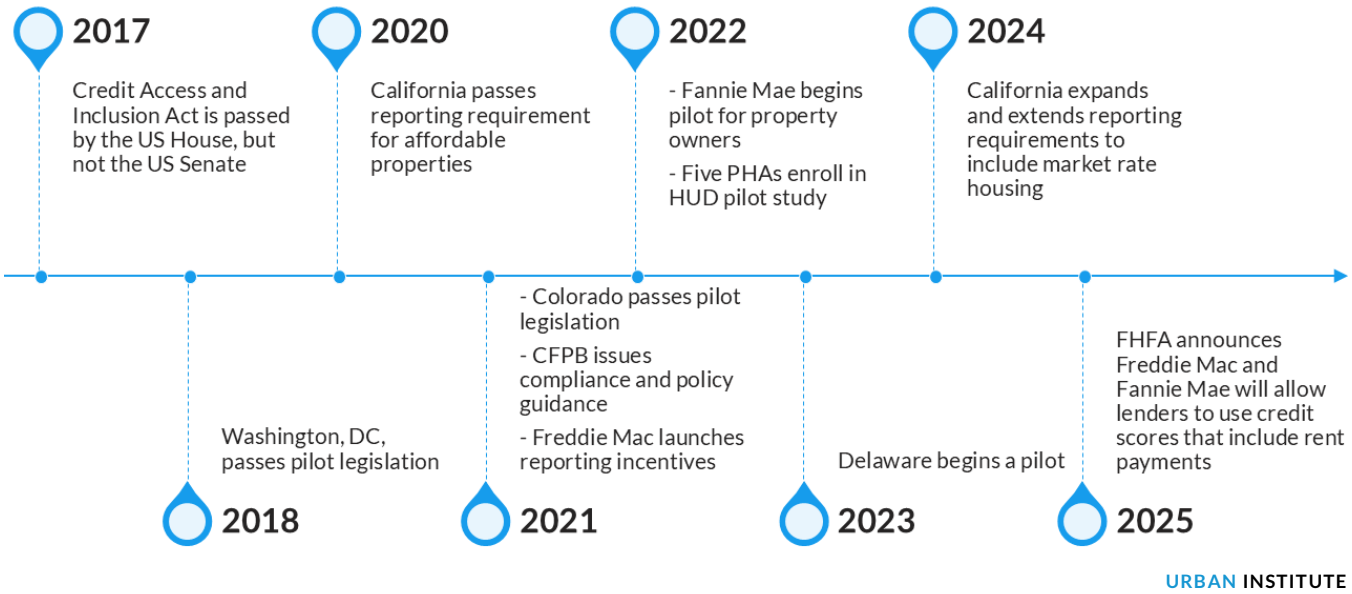
2024, the requirement expanded to require positive-only reporting for all multifamily landlords with more than 15 units.[5] These laws passed after an earlier attempt to create a pilot program for subsidized housing failed in 2019.[6] Lawmakers have introduced similar legislation in North Carolina, Minnesota, and Missouri.[7] But as of August 2025, no other state has enacted similar requirements.

- **Renter protection regulations**. States may want to specify certain rules or guidelines around rent reporting. Proposed legislation in New York, for example, would require landlords to provide certain information to renters before reporting rent to credit bureaus, and would cap the rent reporting service fees that can be passed on to renters at five dollars.[8]

FIGURE 1

Timeline: The Rent Reporting Policy Landscape

Rent reporting policies have become more common over the last decade



Source: Author's scan of rent reporting policies.
Notes: CFPB = Consumer Financial Protection Bureau, FHFA = US Federal Housing Finance Authority, PHA = public housing authority, HUD = US Department of Housing and Urban Development.

Local Government Legislative Approaches

Local governments have also taken action to encourage rent reporting, and local housing authorities generally have the option to implement rent reporting for their properties. Local authority over rent reporting varies, depending on state regulations and other overlapping jurisdictions.

- Prince George's County, Maryland, passed legislation in 2023 to require landlords with 15 or more units to offer rent reporting for five years.[9]
- In 2025, New York City launched a 15-month pilot for 500 residents in city-financed affordable housing.[10]

Federal Government Approaches

Federal agencies and regulatory bodies have also explored rent reporting. The Consumer Financial Protection Bureau issued compliance and policy guidance on rent reporting in 2021.[11] Congress has introduced several bills since 2015 to clarify rules around rent reporting—the 2017 version passed in the House but not the Senate. The US

Department of Housing and Urban Development enrolled five local housing authorities in a pilot through its Moving to Work program,[12] and both Freddie Mac and Fannie Mae have incentivized rent reporting for the multifamily properties they finance.[13] The Federal Housing Finance Authority announced in July 2025 that Fannie Mae and Freddie Mac would begin allowing lenders to use VantageScore 4.0 scores, which factor in reported rent payments.[14]

Policy Design Decisions

For state and local policymakers interested in encouraging or regulating rent reporting for their residents, there are several policy decisions to make.[15]

- **Who is the program for?** Decide whether the policy will affect all landlords and renters, or if it will be targeted toward a particular group (such as renters in assisted housing). Decide whether the policy applies to landlords above a unit threshold.
- **What should be reported?** To support credit-building for low-income renters, consider whether to require reporting of only positive rental payments rather than all rent payment activity (including missed payments). Tenant advocates generally prefer this approach, while landlords are more mixed, with some interested in full-file reporting because it can encourage on-time payments.
- **How will renters be enrolled?** Consider whether landlords should offer an opt-in structure—where renters must agree to enroll—or an opt-out structure—where all renters are automatically enrolled but have the option to disenroll. Although opt-in structures give renters more up-front choice about their participation, opt-out structures might lead to higher enrollment and less burden for landlords and tenants. Opt-out structures may be more appropriate for positive-only reporting, which has less risk of negative impact for renters.
- **How will costs be covered?** There may be monthly fees for rent reporting. Consider whether to limit how much landlords can charge renters for the costs of rent reporting services. Also consider whether to attach funding for education, outreach, and enforcement around new regulations, or to incentivize rent reporting through tax credits or other mechanisms.
- **How long will the program last?** Consider the benefits and consequences of a time-limited program or pilot versus a permanent program. Although a time-limited program may be easier to get initial support for, it may require a second policy process to keep the program in place.

RENT REPORTING PROGRAM IMPLEMENTATION

In addition to policy design decisions, policymakers should consider how to approach the initial rollout, ongoing implementation, and enforcement of a rent reporting program.

- **Education and outreach:** Consider whether, how, and when to inform landlords and renters about any new rent reporting requirements. Dedicated outreach, educational resources, or technical assistance may improve compliance and ease confusion around requirements.
- **Enforcement:** Consider whether to establish penalties or dedicated enforcement activities to promote compliance with new requirements. Determine which office or agency will be responsible for enforcement.

Notes

[1] Public Housing Credit-Building Pilot Program Amendment Act of 2018, DC Law 22-154 (DC 2018). https://code.dccouncil.gov/us/dc/council/laws/22-154.

[2] Report Tenant Rent Payment Information To Credit Agencies, H.B. 21-1134 2021 Reg. Ses. (CO 2021) https://leg.colorado.gov/bills/hb21-1134.

[3] H.B. 1927, 69th Leg. (WA 2025), https://lawfilesext.leg.wa.gov/biennium/2025-26/Pdf/Bills/House%20Bills/1927.pdf?q=20250805103922; S.B. 6212, 68th Leg. (WA 2024), https://app.leg.wa.gov/billsummary?Year=2023&BillNumber=6212.

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[5] S.B. 1157, 2019–20 Reg. Ses. (CA 2020), https://legiscan.com/CA/text/SB1157/id/2210573; A.B. 2747, 2023–24 Reg. Ses. (CA 2024), https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=202320240AB2747.

[6] S.B. 619 (CA 2020), 2019–20 Reg. Ses. https://legiscan.com/CA/text/SB619/id/2198387.

[7] H.B. 404 (NC 2025), https://www.ncleg.gov/BillLookup/2025/H404; H.F. 2123, 94th Leg. (MN 2025), https://www.revisor.mn.gov/bills/text.php?number=HF2123&version=0&session=ls94&session_year=2025&session_number=0l; H.B. 938, 103rd General Assembly, 1st Ses. (MO 2025), https://house.mo.gov/bill.aspx?bill=HB938&year=2025&code=R.

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[10] "Mayor Adams Launches Rent Reporting Pilot to Help Tenants Build Credit Through Monthly Rental Payments," City of New York, June 26, 2025, https://www.nyc.gov/mayors-office/news/2025/06/mayor-adams-launches-rent-reporting-pilot-help-tenants-build-credit-monthly-rental.

[11] "Enforcement Compliance Bulletin 2021-03: Consumer Reporting of Rental Information," Consumer Financial Protection Bureau, July 1, 2021, https://www.consumerfinance.gov/compliance/supervisory-guidance/cfpb-bulletin-2021-03-consumer-reporting-rental-information/.

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[13] "Help Renters Build Credit," Fannie Mae, accessed August 21, 2025, https://multifamily.fanniemae.com/positive-rent-payment.; "New Freddie Mac Initiative Helps Renters Build Credit," Freddie Mac, accessed September 11, 2025, https://freddiemac.gcs-web.com/news-releases/news-release-details/new-freddie-mac-initiative-helps-renters-build-credit.

[14] Laurie Goodmain, Jung Hyun Choi, and Todd Hill, "Considerations for Implementing New Credit Scores in Mortgage Lending," 2025, Urban Wire (blog), Urban Institute, https://www.urban.org/urban-wire/considerations-implementing-new-credit-scores-mortgage-lending.

[15] Other organizations, such as the Credit Builders Alliance, have compiled their own policy recommendations. See "CBA's Rent Reporting Policy Stance," Rent Reporting Center, accessed October 14, 2025, https://rentreportingcenter.org/rent-reporting-policy-stance/.

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