
SUBSTITUTE HOUSE BILL 1927

State of Washington

69th Legislature

2025 Regular Session

By House Housing (originally sponsored by Representatives Hill, Peterson, Simmons, Ormsby, Parshley, Macri, and Davis)

READ FIRST TIME 02/21/25.

1 AN ACT Relating to facilitating positive rent payment information
2 to consumer reporting agencies at tenant request; adding a new
3 chapter to Title 59 RCW; and providing an expiration date.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

5 NEW SECTION. **Sec. 1.** The definitions in this section apply
6 throughout this chapter unless the context clearly requires
7 otherwise.

8 (1) "Consumer reporting agency" has the meaning set forth in 15
9 U.S.C. Sec. 1681a(f).

10 (2) "Contractor" means the contractor with which the department
11 contracts to administer the pilot program if the department does not
12 choose to establish a process for administering the pilot program
13 within the department pursuant to section 2(2) of this act.

14 (3) "Department" means the department of commerce.

15 (4) "Dwelling unit" has the same meaning as in RCW 59.18.030.

16 (5) "Landlord" has the same meaning as in RCW 59.18.030.

17 (6) "Participant landlord" means a landlord who has agreed in
18 writing to participate in the pilot program and has satisfied the
19 requirements described in section 2(3)(b) of this act.

20 (7) "Participant tenant" means a tenant who has elected to
21 participate in the pilot program, has satisfied the requirements

1 described in section 2(4) of this act, and whose landlord is a
2 participant landlord.

3 (8) "Pilot program" means the rent credit reporting pilot program
4 created in section 2 of this act.

5 (9) "Rent payment information" means information concerning a
6 tenant's timely payment of rent, untimely payment of rent, or
7 nonpayment of rent. "Rent payment information" does not include
8 information concerning a tenant's payment or nonpayment of any fees.

9 (10) "Tenant" has the same meaning as in RCW 59.18.030.

10 NEW SECTION. **Sec. 2.** (1) The rent credit reporting pilot
11 program is created to facilitate the reporting of participant
12 tenants' rent payment information to consumer reporting agencies.

13 (2) On or before December 1, 2025, the department shall either
14 contract with a third party to administer the pilot program or
15 establish a process for administering the pilot program within the
16 department. The contractor or the department shall administer the
17 pilot program in accordance with this chapter and any rules,
18 guidelines, or policies promulgated by the department pursuant to
19 section 3 of this act.

20 (3)(a) By no later than March 1, 2026, the department, or the
21 contractor in consultation with the department if applicable, shall
22 recruit no more than 10 participant landlords and, to the extent
23 practicable, shall attempt to include a total of at least 100
24 participant tenants, with an emphasis on selecting participant
25 tenants from populations that are underserved and underrepresented in
26 homeownership. To the extent practicable, the department, or the
27 contractor if applicable, shall recruit participant landlords who
28 offer:

29 (i) A variety of types of dwelling units for rent, including
30 dwelling units of various sizes;

31 (ii) Dwelling units for rent that are located in diverse areas of
32 the state; and

33 (iii) At least five dwelling units for rent.

34 (b) In order to become a participant landlord, a landlord must
35 agree in writing:

36 (i) To participate in the pilot program for at least 14 months,
37 but the department shall not require a landlord to report a
38 participant tenant's rent payment information under the pilot program
39 after April 1, 2028;

1 (ii) To submit information about a participant tenant's rent
2 payment information to consumer reporting agencies using only
3 reporting mechanisms that meet any rules, guidelines, or policies
4 promulgated by the department;

5 (iii) Not to charge a participant tenant for participation in the
6 pilot program;

7 (iv) To comply with any rules, guidelines, or policies
8 promulgated by the department pursuant to section 3 of this act; and

9 (v) To provide information, to the extent practicable, to the
10 department and the contractor, if applicable, concerning the
11 execution of the program for the purpose of informing the report
12 described in section 4 of this act.

13 (c) The department, or the contractor if applicable, may work
14 with statewide or national associations of landlords to identify
15 potential participant landlords.

16 (d) The department, or the contractor if applicable, shall
17 support and work with landlords to recruit tenants to participate in
18 the pilot program.

19 (4) A tenant may participate in the pilot program only if the
20 tenant agrees to participate in writing and authorizes the department
21 to compare the participant tenant's credit score before and after
22 participation in the pilot program for the purpose of the report
23 required in section 4 of this act.

24 (5) On and after December 15, 2025, the department, or the
25 contractor if applicable, shall:

26 (a) Provide education to participant landlords and potential
27 participant landlords concerning the requirements of participation in
28 the pilot program; and

29 (b) Provide information to participant landlords to help recruit
30 participant tenants including, at a minimum, information concerning
31 how to participate in the pilot program.

32 (6) Subject to the availability of amounts appropriated for this
33 specific purpose, participant landlords that satisfy the requirements
34 described in subsection (3)(b) of this section may be eligible to
35 receive reimbursement for reasonable expenses incurred by the
36 landlord due to participation in the pilot program. Such
37 reimbursement must be paid to participant landlords in accordance
38 with rules, guidelines, or policies established by the department
39 pursuant to section 3 of this act.

1 NEW SECTION. **Sec. 3.** On or before December 1, 2025, the
2 department may adopt rules and must establish guidelines or policies
3 for the administration of the pilot program. At a minimum, the rules,
4 guidelines, or policies must:

5 (1) Ensure that each participant landlord reports only rent
6 payment information concerning a participant tenant's payment of rent
7 after the date upon which the participant tenant elected to
8 participate in the pilot program;

9 (2) Establish amounts, schedules, and other terms of
10 reimbursement for participant landlords pursuant to section 2(6) of
11 this act; and

12 (3) Establish a standard form for participant tenants to use to
13 elect to participate or cease participating in the pilot program,
14 which standard form may be electronic and must include:

15 (a) A statement that the participant tenant's participation in
16 the pilot program is voluntary and that a participant tenant may
17 cease participating in the pilot program at any time and for any
18 reason by providing notice to the participant tenant's participant
19 landlord;

20 (b) A statement that by participating in the pilot program, the
21 participant tenant authorizes the department to compare the
22 participant tenant's credit score before and after participation in
23 the pilot program for the purpose of the report required in section 4
24 of this act;

25 (c) A statement that all of the participant tenant's rent
26 payments may be reported, regardless of whether the payments are
27 timely, late, or missed, and that reporting may commence within 30
28 days after the participant tenant elects to participate in the pilot
29 program;

30 (d) A statement that if the participant tenant elects to cease
31 participating in the pilot program, the participant tenant may not
32 resume participating in the pilot program;

33 (e) Instructions describing how to elect to cease participating
34 in the pilot program; and

35 (f) A signature block where the participant tenant may sign and
36 date the form.

37 NEW SECTION. **Sec. 4.** (1) On or before July 1, 2028, and in
38 compliance with RCW 43.01.036, the department, in consultation with
39 the contractor if applicable, shall submit to the legislature a

1 report concerning the pilot program. At a minimum, the report must
2 indicate:

3 (a) The number of participant landlords, including an indication
4 as to whether more than 10 landlords expressed an interest in
5 participating;

6 (b) The number of participant tenants, including the number of
7 participant tenants who ceased participating in the pilot program;

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

11 (d) The cost of administering the pilot program;

12 (e) The number of residential properties offered by each
13 landlord;

14 (f) For each participant landlord:

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

18 (ii) The city and county of each property offered by the
19 participant landlord;

20 (g) A short narrative of challenges faced by participant
21 landlords and participant tenants during the pilot program; and

22 (h) A simple assessment of how the pilot program, in aggregate,
23 positively or negatively affected participating tenants' credit,
24 including a comparison of the participating tenants' credit scores
25 before and after participation in the pilot program.

26 (2) In addition to the information described in subsection (1) of
27 this section, the report may include any recommendations of the
28 department concerning the continuation or repeal of the pilot
29 program.

30 (3) The department shall make the report described in subsection
31 (1) of this section available on its public website for at least one
32 year after the department submits the report.

33 NEW SECTION. **Sec. 5.** This act may be known and cited as the
34 rent credit reporting pilot program act.

35 NEW SECTION. **Sec. 6.** This act expires July 1, 2029.

1 NEW SECTION. **Sec. 7.** Sections 1 through 6 of this act
2 constitute a new chapter in Title 59 RCW.

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