
HOUSE BILL 1927

State of Washington

69th Legislature

2025 Regular Session

By Representatives Hill and Peterson

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 pursuant to section 2(2) of
12 this act.

13 (3) "Department" means the department of financial institutions.

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

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

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

19 (7) "Participant tenant" means a tenant who has elected to
20 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 contract
14 with a third party to administer the pilot program. The contractor
15 shall administer the pilot program in accordance with this chapter
16 and rules promulgated by the department pursuant to section 3 of this
17 act.

18 (3)(a) On and after December 15, 2025, the contractor, in
19 consultation with the department, shall recruit no more than 10
20 participant landlords and, to the extent practicable, shall attempt
21 to include a total of at least 100 participant tenants, with an
22 emphasis on selecting participant tenants from populations that are
23 underserved and underrepresented in home ownership. To the extent
24 practicable, the contractor shall recruit participant landlords who
25 offer:

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

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

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

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

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

37 (ii) Not to charge a participant tenant for participation in the
38 pilot program;

1 (iii) To comply with rules promulgated by the department pursuant
2 to section 3 of this act; and

3 (iv) To provide information, to the extent practicable, to the
4 department and the contractor concerning the execution of the program
5 for the purpose of informing the report described in section 4 of
6 this act.

7 (c) The contractor may work with statewide or national
8 associations of landlords to identify potential participant
9 landlords.

10 (d) The contractor shall support and work with landlords to
11 recruit tenants to participate in the pilot program.

12 (4) A tenant may participate in the pilot program only if the
13 tenant agrees to participate in writing.

14 (5) On and after December 15, 2025, the contractor shall:

15 (a) Provide education to participant landlords and potential
16 participant landlords concerning the requirements of participation in
17 the pilot program; and

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

21 (6) Subject to the availability of amounts appropriated for this
22 specific purpose, participant landlords that satisfy the requirements
23 described in subsection (3)(b) of this section may be eligible to
24 receive reimbursement for reasonable expenses incurred by the
25 landlord due to participation in the pilot program. Such
26 reimbursement must be paid to participant landlords in accordance
27 with rules established by the department pursuant to section 3 of
28 this act.

29 NEW SECTION. **Sec. 3.** On or before December 1, 2025, the
30 department shall establish rules for the administration of the pilot
31 program. At a minimum, the rules must:

32 (1) Ensure that each participant landlord reports only rent
33 payment information concerning a participant tenant's payment of rent
34 after the date upon which the participant tenant elected to
35 participate in the pilot program;

36 (2) Establish amounts, schedules, and other terms of
37 reimbursement for participant landlords pursuant to section 2(6) of
38 this act; and

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

4 (a) A statement that the participant tenant's participation in
5 the pilot program is voluntary and that a participant tenant may
6 cease participating in the pilot program at any time and for any
7 reason by providing notice to the participant tenant's participant
8 landlord;

9 (b) A statement that all of the participant tenant's rent
10 payments may be reported, regardless of whether the payments are
11 timely, late, or missed, and that reporting may commence within 30
12 days after the participant tenant elects to participate in the pilot
13 program;

14 (c) A statement that if the participant tenant elects to cease
15 participating in the pilot program, the participant tenant may not
16 resume participating in the pilot program;

17 (d) Instructions describing how to elect to cease participating
18 in the pilot program; and

19 (e) A signature block where the participant tenant may sign and
20 date the form.

21 NEW SECTION. **Sec. 4.** (1) On or before July 1, 2028, and in
22 compliance with RCW 43.01.036, the department, in consultation with
23 the contractor, shall submit to the legislature a report concerning
24 the pilot program. At a minimum, the report must indicate:

25 (a) The number of participant landlords, including an indication
26 as to whether more than 10 landlords expressed an interest in
27 participating;

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

30 (c) The demographics of participant tenants, including race,
31 ethnicity, gender, income, and age, as may be voluntarily provided by
32 participant tenants;

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

34 (e) The number of residential properties offered by each
35 landlord;

36 (f) For each participant landlord:

37 (i) The nature of the reporting mechanism used to report
38 participant tenants' rent payment information to consumer reporting
39 agencies; and

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

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

5 (h) A simple assessment of how the pilot program, in aggregate,
6 positively or negatively affected participating tenants' credit.

7 (2) In addition to the information described in subsection (1) of
8 this section, the report may include any recommendations of the
9 department concerning the continuation or repeal of the pilot
10 program.

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

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

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

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

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