

GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 2023

H.B. 379
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HOUSE PRINCIPAL CLERK

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HOUSE BILL DRH10116-NH-14

Short Title: Fair Use of Consumer Reports. (Public)

Sponsors: Representative Alston.

Referred to:

1 A BILL TO BE ENTITLED
2 AN ACT TO PROHIBIT CREDIT REPORTING AGENCIES FROM REPORTING
3 LAWSUITS FOR EJECTMENT THAT DO NOT RESULT IN A JUDGMENT FOR THE
4 LANDLORD.

5 The General Assembly of North Carolina enacts:

6 SECTION 1. Chapter 75 of the General Statutes is amended by adding a new Article
7 to read:

8 "Article 2B.

9 "Fair Use of Consumer Reports.

10 "**§ 75-70.1. Definitions.**

11 The following definitions apply in this Article:

- 12 (1) Consumer. – An individual.
13 (2) Consumer report. – Any written, oral, or other communication of any
14 information by a consumer reporting agency bearing on a consumer's
15 creditworthiness, credit standing, credit capacity, character, general
16 reputation, personal characteristics, or mode of living which is used or
17 expected to be used or collected in whole or in part for the purpose of serving
18 as a factor in establishing the consumer's eligibility for any of the following:
19 a. Employment.
20 b. Housing, including applications for lease or mortgage.
21 c. Credit to be used primarily for personal, family, or household
22 purposes.
23 d. Any other purpose authorized under 15 U.S.C. § 168(b).
24 (3) Credit reporting agency. – Any person who, for monetary fees, dues, or on a
25 cooperative nonprofit basis, regularly engages in whole or in part in the
26 practice of assembling or evaluating consumer credit information or other
27 information on consumers for the purpose of furnishing consumer reports to
28 third parties.
29 (4) Person. – Any individual, partnership, corporation, trust, estate, cooperative,
30 association, government or governmental subdivision or agency, or other
31 entity.

32 "**§ 75-70.2. Prohibited information.**

33 Credit reporting agencies are prohibited from collecting, storing, reporting, or using to
34 determine a composite-type score information regarding any lawsuit filed against the consumer
35 for ejectment or summary ejectment of the consumer by the consumer's landlord, unless there
36 has been a judgment entered in favor of the landlord."



1 **SECTION 2.** This act is effective October 1, 2023, and applies to credit information
2 collected or reports disbursed on or after that date.