

STATE OF MAINE

—  
IN THE YEAR OF OUR LORD  
TWO THOUSAND TWENTY-FIVE

—  
H.P. 475 - L.D. 733

**Resolve, to Require the Maine State Housing Authority to Submit a Report  
on the Pilot Project to Improve Access to Credit for Low-income Individuals**

**Sec. 1. Report. Resolved:** That, by June 30, 2026, the Maine State Housing Authority shall submit a report to the Joint Standing Committee on Housing and Economic Development with details on the authority's pilot project to facilitate rent payment history reporting to credit reporting agencies for purposes of establishing or improving the credit ratings of low-income residential tenants through voluntary participation of residential landlords and tenants in the State in submitting rent payment histories of tenants. The report must include details on the effectiveness of collecting and reporting rent payment histories, an analysis of any improvement in the credit ratings of tenant participants and recommended legislation to make the pilot project permanent. The joint standing committee of the Legislature having jurisdiction over housing and economic development matters may report out legislation based upon the report to the 133rd Legislature in 2027.