

By Senator Osgood

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1 A bill to be entitled
2 An act relating to reusable tenant screening reports;
3 creating s. 83.471, F.S.; defining terms; authorizing
4 a landlord to accept reusable tenant screening reports
5 and require a specified statement; requiring that
6 certain information be included in reusable tenant
7 screening reports; prohibiting a landlord from
8 charging certain fees to an applicant using a reusable
9 tenant screening report; providing construction;
10 providing applicability; providing an effective date.

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12 Be It Enacted by the Legislature of the State of Florida:

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14 Section 1. Section 83.471, Florida Statutes, is created to
15 read:

16 83.471 Reusable tenant screening reports.—

17 (1) As used in this section, the term:

18 (a)1. "Consumer report" means any written, oral, or other
19 communication of information by a consumer reporting agency
20 bearing on a consumer's credit worthiness, credit standing,
21 credit capacity, character, general reputation, personal
22 characteristics, or mode of living which is used or expected to
23 be used or collected in whole or in part for the purpose of
24 servicing as a factor in establishing the consumer's eligibility
25 for credit or insurance to be used primarily for personal,
26 family, or household purposes; employment purposes; or any other
27 purpose authorized under 15 U.S.C. s. 1681b.

28 2. Except for the restrictions provided in 15 U.S.C. s.
29 1681a(d) (3), the term "consumer report" does not include:

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30 a. Subject to 15 U.S.C. s. 1681s-3, any report containing
31 information solely as to transactions or experiences between the
32 consumer and the person making the report; communication of such
33 information among persons related by common ownership or
34 affiliated by corporate control; or communication of other
35 information among persons related by common ownership or
36 affiliated by corporate control, if it is clearly and
37 conspicuously disclosed to the consumer that the information may
38 be communicated among such persons and the consumer is given the
39 opportunity, before the time that the information is initially
40 communicated, to direct that such information not be
41 communicated among such persons;

42 b. Any authorization or approval of a specific extension of
43 credit directly or indirectly by the issuer of a credit card or
44 similar device;

45 c. Any report in which a person who has been requested by a
46 third party to make a specific extension of credit directly or
47 indirectly to a consumer conveys his or her decision with
48 respect to such request, if the third party advises the consumer
49 of the name and address of the person to whom the request was
50 made, and such person makes the disclosures to the consumer
51 required under 15 U.S.C. s. 1681m; or

52 d. A communication described in 15 U.S.C. s. 1681a(o) or 15
53 U.S.C. s. 1681a(x).

54 (b) "Consumer reporting agency" means any person who, for
55 monetary fees, dues, or on a cooperative nonprofit basis,
56 regularly engages in whole or in part in the practice of
57 assembling or evaluating consumer credit information or other
58 information on consumers for the purpose of furnishing consumer

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59 reports to third parties, and who uses any means or facility of
60 interstate commerce for the purpose of preparing or furnishing
61 consumer reports.

62 (c) "Reusable tenant screening report" means a consumer
63 report that:

64 1. Is prepared within the previous 30 days by a consumer
65 reporting agency at the request and expense of an applicant.

66 2. Is made directly available to a landlord for use in the
67 rental application process or is provided through a third-party
68 website that regularly engages in the business of providing a
69 reusable tenant screening report and complies with all state and
70 federal laws pertaining to use and disclosure of information
71 contained in a consumer report by a consumer reporting agency.

72 3. Is available to the landlord at no cost to access or
73 use.

74 (2) A landlord may accept reusable tenant screening reports
75 and may require an applicant to state that there has not been a
76 material change to the information in the reusable tenant
77 screening report.

78 (3) A reusable tenant screening report must include all of
79 the following information:

80 (a) The applicant's full name.

81 (b) The applicant's contact information, including mailing
82 address, e-mail address, and telephone number.

83 (c) Verification of the applicant's employment.

84 (d) The applicant's last known address.

85 (e) The results of an eviction history check in a manner
86 and for a period of time consistent with applicable law related
87 to the consideration of eviction history in housing.

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88 (f) The date through which the information contained in the
89 report is current.

90 (4) If an applicant provides a reusable tenant screening
91 report to a landlord who accepts such reports, the landlord may
92 not charge the applicant a fee to access the report or an
93 application screening fee.

94 (5) This section does not:

95 (a) Affect any other applicable law related to the
96 consideration of criminal history information in housing,
97 including, but not limited to, local ordinances governing the
98 information that landlords may review and consider when
99 determining to whom they will rent; or

100 (b) Require a landlord to accept reusable tenant screening
101 reports.

102 (6) If an ordinance, a resolution, a regulation, a rule, an
103 administrative action, an initiative, or other policy adopted by
104 a municipality or county conflicts with this section, the policy
105 that provides greater protections to applicants applies.

106 Section 2. This act shall take effect July 1, 2025.