

By the Committee on Judiciary; and Senators Osgood and Garcia

590-02610-25

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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; prohibiting a  
6           landlord from charging certain fees to an applicant  
7           using a reusable tenant screening report; providing  
8           construction; providing an effective date.

9  
10   Be It Enacted by the Legislature of the State of Florida:

11  
12           Section 1. Section 83.471, Florida Statutes, is created to  
13   read:

14           83.471 Reusable tenant screening reports.-

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

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

26           2. Except for the restrictions provided in 15 U.S.C. s.  
27           1681a(d) (3), the term "consumer report" does not include:

28           a. Subject to 15 U.S.C. s. 1681s-3, any report containing  
29           information solely as to transactions or experiences between the

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30 consumer and the person making the report; communication of such  
31 information among persons related by common ownership or  
32 affiliated by corporate control; or communication of other  
33 information among persons related by common ownership or  
34 affiliated by corporate control, if it is clearly and  
35 conspicuously disclosed to the consumer that the information may  
36 be communicated among such persons and the consumer is given the  
37 opportunity, before the time that the information is initially  
38 communicated, to direct that such information not be  
39 communicated among such persons;

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

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

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

52 (b) "Consumer reporting agency" means any person who, for  
53 monetary fees, dues, or on a cooperative nonprofit basis,  
54 regularly engages in whole or in part in the practice of  
55 assembling or evaluating consumer credit information or other  
56 information on consumers for the purpose of furnishing consumer  
57 reports to third parties, and who uses any means or facility of  
58 interstate commerce for the purpose of preparing or furnishing

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59 consumer reports.

60 (c) "Reusable tenant screening report" means a report that:

61 1. Includes all of the following:

62 a. The applicant's full name.

63 b. The applicant's contact information, including mailing  
64 address, e-mail address, and telephone number.

65 c. Verification of the applicant's employment.

66 d. The applicant's last known address.

67 e. The results of an eviction history check in a manner and  
68 for a period of time consistent with applicable law related to  
69 the consideration of eviction history in housing.

70 f. The date through which the information contained in the  
71 report is current.

72 g. The applicant's consumer report.

73 2.a. Is prepared within the previous 30 days by a consumer  
74 reporting agency at the request and expense of an applicant.

75 b. Is made directly available to a landlord for use in the  
76 rental application process or is provided through a third-party  
77 website that regularly engages in the business of providing a  
78 reusable tenant screening report and complies with all state and  
79 federal laws pertaining to use and disclosure of information  
80 contained in a consumer report by a consumer reporting agency.

81 c. Is available to the landlord at no cost to access or  
82 use.

83 (2) A landlord may accept reusable tenant screening reports  
84 and may require an applicant to state that there has not been a  
85 material change to the information in the reusable tenant  
86 screening report.

87 (3) If an applicant provides a reusable tenant screening

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88 report to a landlord who accepts such reports, the landlord may  
89 not charge the applicant a fee to access the report or an  
90 application screening fee.

91 (4) This section does not:

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

97 (b) Require a landlord to accept reusable tenant screening  
98 reports.

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