

## Anabella Mayorga

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**From:** bounce@bounce.votervoice.net on behalf of Kathy Del Sesto <user@votervoice.net>  
**Sent:** Monday, March 16, 2026 10:28 PM  
**To:** House Judiciary Committee  
**Subject:** Oppose H7762 Credit Check Limitations

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Dear Committee Clerk DiMezza,

Does your bank allow you to take out a mortgage, loan, or credit card with these limits? No, they do not. Why should I be held to a different standard? The ability to pay is critical to buying anything on credit including renting an apartment.

Hello, I'm a landlord and I oppose House bill 7762 which would severely limit my ability to check credit history when someone applies to live in one of my properties.

I try to maintain a safe living space for all my tenants and a big part of that is doing research on new tenant applicants to make sure they will fit in safely and well with the other tenants.

I've found many future landlord tenant problems can be avoided by good screening, and a big part of that is being able to check the credit history of an applicant. Of course it affects their ability to pay rent, but depending on what comes up in a credit report, it can also indicate other issues. And sometimes by discussing what comes up in a credit report with an applicant, they have a good explanation and the discussion actually increases trust between me and the applicant.

I obviously give more weight to things within the last few years but I think this bill preventing me from looking at anything beyond 3 years is far too restrictive and limiting. I think 7 years would be much more realistic.

Also some tenant screening services don't even let you see individual credit report items, so what would landlords who use those services be able to do in that case? They could be liable for breaking this law even though they have no control over what the credit screening service looks at.

Please do not pass this law and limit my ability to use credit checks to 3 years, that is far too short of a time and this is a vital tool I use to choose good neighbors and provide housing in my rental properties.

Sincerely,

Kathy Del Sesto  
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