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From: bounce@bounce.votervoice.net on behalf of Kristofer Kretsch <user@votervoice.net>
Sent: Tuesday, March 17, 2026 7:38 AM
To: House Judiciary Committee
Subject: OPPOSE H7762 Restrictions on Credit Checks

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Dear Committee Clerk DiMezza,

As a small mom and pop landlord I use common online platforms such as Zillow to list my apartments. I use Zillow's background checks so that a tenant can apply to multiple apartments at the same time and saves us the realtor fee. It has the added benefit that I and any other landlord never have to see or handle personal data such a social security numbers making it safer for them as well. However I don't choose the number of years of credit history the platform returns. My understanding is that under this law if I were to see more than three years of history I would somehow be violating an applicant's human rights. That is not right. This bill seems like tool that is being put in place to label landlords as human rights offenders for really petty issues.

I oppose H7762. While I think it is well-intentioned, it is unnecessary and adds yet more administrative burden to housing providers.

The three year limitation on credit checks is also far too short of a time period and credit scores already give more weight to recent activity so this is unnecessary.

Also many landlords use a service to get credit scores, and it's not possible to arbitrarily limit the length of time that such services use to determine credit score/rating.

This puts landlords in danger of violating the law because their chosen service might consider credit activity older than 3 years, even with a reduced weight, but without the landlord knowing this for sure or having any control over it since all such services keep their credit score or rating mechanisms proprietary.

Please oppose this bill and do not make an already difficult job, screening tenant applicants to keep a harmonious living environment, more difficult. Thank you.

Sincerely,

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