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## RHODE ISLAND COALITION OF HOUSING PROVIDERS

[www.ricohp.org](http://www.ricohp.org)

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March 16, 2026

To Honorable Chair Carol McEntee  
Chair, House Judiciary Committee  
Rhode Island State House  
Providence, RI 02903  
VIA Email: [housejudiciary@rilegislature.com](mailto:housejudiciary@rilegislature.com)

RE: Letter in OPPOSITION to House Bill No. 7762

Dear Members of the Senate Judiciary Committee,

We are writing to you on behalf of the Rhode Island Coalition of Housing Providers (“the coalition”) in strong opposition to H7762. We have significant concerns regarding the potential impact of legislation that would restrict housing providers’ ability to consider credit history during tenant screening, thereby making it substantially more difficult to consider a well-rounded application from someone seeking rental housing.

Regarding the proposed limitations on the consideration of credit history, while we acknowledge the well-intentioned nature of a three-year look-back period, we believe that a period of seven years would be more appropriate. Furthermore, we note the potential for unintended conflict with the Fair Credit Reporting Act, wherein credit bureaus may incorporate more than three years of credit history into their proprietary credit score calculations. This could inadvertently place housing providers in violation of the proposed state law, despite their lack of control over the information contained within a credit score. We do not believe that eliminating the consideration of credit scores altogether is a viable solution, as credit history remains a relevant indicator of an applicant's financial responsibility.

Finally, we wish to point out that the proposed requirement for mandatory written notice to rental applicants regarding denial based on credit history is already mandated by the federal Fair Credit Reporting Act. Therefore, its inclusion in our state law would be redundant and unnecessary.

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Thank you for your time and careful consideration of these important concerns. We urge you to thoughtfully assess the potential ramifications of this legislation on housing providers' ability to ensure the safety and security of the broader rental community in Rhode Island.

Thank you for the opportunity to comment on this important legislation.

Sincerely,

A handwritten signature in black ink, appearing to read 'Shannon Elizabeth Weinstein', with a long, sweeping underline that extends to the right.

Shannon Elizabeth Weinstein  
On Behalf of The RI Coalition of Housing Providers