



# State of Rhode Island COMMISSION FOR HUMAN RIGHTS

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## TESTIMONY

BILL NO.: 2026 H 7762  
BILL TITLE: Act Relating to Property – Fair Chance in Housing Credit Reporting Act  
PRIMARY SPONSORS: Representative Joshua Giraldo  
COMMITTEE: House Judiciary  
DATE: 3/18/26

*The Rhode Island Commission for Human Rights (“Commission”) supports the intent of this bill and requests revisions.*

The Commission is the state’s primary antidiscrimination law enforcement agency charged with investigating allegations of discrimination in employment, housing, public accommodations, credit and delivery of services. Among the laws enforced by the Commission is the Fair Housing Practices Act, Title 34, Chapter 37 of the General Laws of Rhode Island (FHPA).

This bill would prohibit landlords from considering any credit history beyond three years immediately preceding the date of a rental application. It would also require landlords who deny an application due to credit history to provide a written notice to the applicant with the reason for denial and would prohibit retaliation for exercising or enjoying rights related to its provisions. The bill gives enforcement authority to the Commission.

The Commission supports the intent of this bill but has concerns with the bill as written. Among the concerns the Commission has with the bill as introduced are: the terms defined in the definition section are not used elsewhere in the bill; the bill’s enforcement provisions differ from the enforcement provisions in other Commission-enforced laws, which could lead to inconsistent interpretation and enforcement; the notice requirement of § 34-18.3-3(b) places a burden on landlords, which the Commission will need to enforce, yet it is not clear how this provision benefits applicants for housing or otherwise advances the purposes of the proposed legislation; and the Commission believes the bill as written will be difficult to enforce.

**The Commission supports the intent of this bill because the use of credit history in assessing applicants for housing has an adverse impact on racial and ethnic minorities and people with disabilities. The Commission looks forward to working with interested parties to**

**craft a Sub A version of the bill to address the Commission's concerns with respect to the bill as introduced.**

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