

Ariana Costa

From: bounce@bounce.votervoice.net on behalf of Taylor Carney <user@votervoice.net>
Sent: Wednesday, March 18, 2026 10:01 AM
To: House Judiciary Committee
Subject: OPPOSE H7762 Restrictions on Credit Checks

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Dear Committee Clerk DiMezza,

If lenders look back 5 years, why can't landlords?

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,

Taylor Carney
52 Armstrong Ave
Providence, RI 02903
taylorscarney@gmail.com