



**State of Rhode Island**  
**Lieutenant Governor Sabina Matos**

March 17, 2026

Representative Carol Hagan McEntee  
Chair, House Judiciary Committee  
82 Smith St, House Lounge  
Providence, RI 02903

Re: Letter of Support for H7762: An Act Relating To Property -- Fair Chance In Housing Credit Reports Act

Dear Representative McEntee:

I write to you in support of H7762: An Act Relating To Property -- Fair Chance In Housing Credit Reports Act

This bill establishes the fair chance in housing credit reports act to provide standards for which a credit report can be used in considering a rental application. Our office has championed the Fair Chance in Housing Act for years because we believe that everybody deserves access to housing that is accessible, affordable, and fair.

Currently, old credit checks can be a barrier to individuals trying to access housing, even if those credit reports are so old that they no longer present an accurate depiction of the prospective tenant. Furthermore, in a time when parents, grandparents, and guardians are shouldering a lot of financial responsibilities for their families, such as co-signing on student loans or on car loans, people's credit reports can paint an entirely different picture from reality.

By limiting credit checks to three years, we are giving tenants the opportunity to present the most accurate version of their financial capacities while still allowing landlords to make reasonable and responsible decisions about who to rent to. For these reasons, I urge you to vote this bill favorably out of committee.

Sincerely,

Sabina Matos

Rhode Island Lieutenant Governor

CC: Rep. Joshua Giraldo