

2026 -- H 7762

LC004787

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO PROPERTY -- FAIR CHANCE IN HOUSING CREDIT REPORTS ACT

Introduced By: Representatives Giraldo, Cruz, Alzate, Stewart, Felix, Tanzi, Potter,  
Kislak, Handy, and Sanchez

Date Introduced: February 12, 2026

Referred To: House Judiciary

(Lieutenant Governor)

It is enacted by the General Assembly as follows:

1 SECTION 1. Title 34 of the General Laws entitled "PROPERTY" is hereby amended by  
2 adding thereto the following chapter:

3 CHAPTER 18.3

4 FAIR CHANCE IN HOUSING CREDIT REPORTS ACT

5 **34-18.3-1. Short title.**

6 This chapter shall be known and may be cited as the "Fair Chance in Housing Credit  
7 Reports Act".

8 **34-18.3-2. Definitions.**

9 For purposes of this chapter, the following terms shall have the following meanings:

10 (1) "Applicant" means any person considered for or who requests to be considered for  
11 tenancy within a rental dwelling unit.

12 (2) "Conditional offer" means an offer to rent or lease a rental dwelling unit to an applicant  
13 that is contingent on a subsequent inquiry into the applicant's criminal record, or any other  
14 eligibility criteria that the housing provider may lawfully utilize.

15 (3) "Housing provider" means a landlord, an owner, lessor, sublessor, assignee, or their  
16 agent, or any other person receiving or entitled to receive rents or benefits for the use or occupancy  
17 of any rental dwelling unit.

18 (4) "Rental dwelling unit" means a dwelling unit offered for rent by a housing provider for  
19 residential purposes, other than a dwelling unit in an owner-occupied premises of not more than

1 three (3) dwelling units.

2 **34-18.3-3. Consideration of rental applications -- Credit history -- Denial notice.**

3 (a) If a landlord uses credit history as criteria in consideration of a rental application, the  
4 landlord shall not consider any credit history beyond three (3) years immediately preceding the date  
5 of the application.

6 (b) If a landlord denies a rental application based upon credit history from within the three  
7 (3) years immediately preceding the date of the application, the landlord shall provide the  
8 prospective tenant a written notice of the denial that states the reason for denial. The landlord shall  
9 make a good-faith effort to do so not more than twenty (20) calendar days after making the decision  
10 to deny the prospective tenant's rental application.

11 **34-18.3-4. Civil liability.**

12 (a) A person claiming to be aggrieved pursuant to § 34-18.3-3 may file a complaint with  
13 the Rhode Island commission for human rights pursuant to chapter 37 of title 34.

14 (b) Any housing provider who violates this chapter shall be liable for a civil penalty in an  
15 amount not to exceed one thousand dollars (\$1,000) for the first violation, five thousand dollars  
16 (\$5,000) for the second violation, and ten thousand dollars (\$10,000) for each subsequent violation  
17 collectible by the attorney general.

18 (c) The Rhode Island commission for human rights is empowered and directed to prevent  
19 any person from violating any of the provisions of § 34-18.3-3; provided that, before instituting a  
20 formal hearing it shall attempt by informal methods of conference, persuasion, and conciliation, to  
21 induce compliance with that section. Upon the commission's own initiative or whenever an  
22 aggrieved individual or an organization chartered for the purpose of combating discrimination or  
23 of safeguarding civil liberties or rights of persons, the individual or organization, hereinafter  
24 referred to as the "complainant", makes a charge to the commission that any person, agency, bureau,  
25 corporation or association, hereinafter referred to as the "respondent", has violated or is violating  
26 any of the provisions of § 34-18.3-3, the commission may proceed in the same manner and with  
27 the same powers as provided in §§ 34-37-5 and 34-37-6.

28 **34-18.3-5. Unlawful acts by housing providers -- Retaliation prohibited.**

29 It shall be unlawful to coerce, intimidate, threaten, or interfere with any person in the  
30 exercise or enjoyment of, or on account of the person having exercised or enjoyed, or on account  
31 of the person having aided or encouraged any other person in the exercise or enjoyment of, any  
32 right granted or protected by this chapter. No housing provider under this chapter or any agent of  
33 that individual shall discriminate in any manner against any person because the person has opposed  
34 any practice forbidden by this chapter, or because the person has made a charge, testified, or

1 [assisted in any manner in any investigation, proceeding, or hearing under this chapter.](#)

2 **34-18.3-6. Severability.**

3 [If any portion of this law is found by a court of competent jurisdiction to be unlawful, such](#)  
4 [finding shall not affect any other portion of said law not specifically so found.](#)

5 SECTION 2. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
A N A C T  
RELATING TO PROPERTY -- FAIR CHANCE IN HOUSING CREDIT REPORTS ACT

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- 1           This act would establish the fair chance in housing credit reports act to provide standards
- 2   for which a credit report can be used in considering a rental application.
- 3           This act would take effect upon passage.

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