



Legislation Text

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Int. No. 1212

By Council Members Krishnan, Sanchez, Williams, Nurse, Gutiérrez, Cabán, Hanif, Banks, Ossé, Avilés, Ayala, Restler, Joseph, Stevens and Schulman

A Local Law to amend the administrative code of the city of New York, in relation to prohibiting consumer credit history from being used in connection with certain subsidized housing accommodations

Be it enacted by the Council as follows:

Section 1. The definition of “consumer credit history” set forth in section 8-102 of the administrative code of the city of New York, as added by local law number 63 for the year 2018, is amended to read as follows:

Consumer credit history. The term “consumer credit history” means an individual’s credit worthiness, credit standing, credit capacity, or payment history, as indicated by: (i) a consumer credit report; (ii) credit score; or (iii) information [an employer obtains] obtained directly from the individual regarding (1) details about credit accounts, including the individual’s number of credit accounts, late or missed payments, charged-off debts, items in collections, credit limit, prior credit report inquiries, or (2) bankruptcies, judgments or liens. A consumer credit report shall include any written or other communication of any information by a consumer reporting agency that bears on a consumer’s creditworthiness, credit standing, credit capacity or credit history.

§ 2. Section 8-102 of the administrative code of the city of New York is amended by adding a new definition of “public rental assistance” in alphabetical order to read as follows:

Public rental assistance. The term “public rental assistance” means any federally, state-, or city-funded or administered financial assistance provided for the purpose of paying all or a part of a recipient’s rent on an ongoing basis.

§ 3. Paragraph (a) of subdivision 5 of section 8-107 of the administrative code of the city of New York, as amended by local law number 63 for the year 2023, is amended by adding a new subparagraph (3) to read as follows:

(3) In connection with the rental or lease of a housing accommodation to any tenant or prospective tenant where the rent will be paid in full or in part with public rental assistance, to request, use, or consider any consumer credit history or income level of any member of such tenant or prospective tenant's household. Where any statement, advertisement, publication, or application that is declared, printed, or circulated in connection with the rental or lease of a housing accommodation expresses, directly or indirectly, that a tenant or prospective tenant's consumer credit history or income may be a criteria in the decision to rent or lease the housing accommodation to the tenant or prospective tenant, that statement, advertisement, publication, or application shall also expressly state that such criteria will not be applied to any tenant or prospective tenant whose rent shall be paid in full or in part with public rental assistance.

§ 3. This local law takes effect 120 days after it becomes law.

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