

# STATE OF NEW YORK

9531

## IN ASSEMBLY

March 20, 2024

Introduced by M. of A. CUNNINGHAM, REYES -- read once and referred to the Committee on Governmental Operations

AN ACT to amend the executive law, in relation to rental discrimination based upon consumer credit history

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Section 292 of the executive law is amended by adding a new  
2 subdivision 42 to read as follows:

3 42. The term "consumer credit history" means an individual's credit  
4 worthiness, credit standing, credit capacity or payment history, as  
5 indicated by:

6 (a) a consumer credit report; or

7 (b) credit score.

8 § 2. Paragraphs (a), (b) and (c) of subdivision 2-a of section 296 of  
9 the executive law, as separately amended by chapters 202 and 748 of the  
10 laws of 2022, are amended to read as follows:

11 (a) (i) To refuse to sell, rent or lease or otherwise to deny to or  
12 withhold from any person or group of persons such housing accommodations  
13 because of the race, creed, color, disability, national origin, citizen-  
14 ship or immigration status, sexual orientation, gender identity or  
15 expression, military status, age, sex, marital status, status as a  
16 victim of domestic violence, lawful source of income or familial status  
17 of such person or persons, or to represent that any housing accommo-  
18 dation or land is not available for inspection, sale, rental or lease  
19 when in fact it is so available.

20 (ii) To refuse to rent or lease or otherwise to deny to or withhold  
21 from any person or group of persons such housing accommodations because  
22 of the consumer credit history of such person or persons, or to repre-  
23 sent that any housing accommodation is not available for rental or lease  
24 when in fact it is so available.

25 (b) To discriminate against any person because of his or her race,  
26 creed, color, disability, national origin, citizenship or immigration  
27 status, sexual orientation, gender identity or expression, military  
28 status, age, sex, marital status, status as a victim of domestic

EXPLANATION--Matter in italics (underscored) is new; matter in brackets  
[-] is old law to be omitted.

LBD08050-01-3

1 violence, lawful source of income [~~ex~~], familial status or consumer  
2 credit history in the terms, conditions or privileges of any publicly-  
3 assisted housing accommodations or in the furnishing of facilities or  
4 services in connection therewith.

5 (c) To cause to be made any written or oral inquiry or record concern-  
6 ing the race, creed, color, disability, national origin, citizenship or  
7 immigration status, sexual orientation, gender identity or expression,  
8 membership in the reserve armed forces of the United States or in the  
9 organized militia of the state, age, sex, marital status, status as a  
10 victim of domestic violence, lawful source of income [~~ex~~], familial  
11 status or consumer credit history of a person seeking to rent or lease  
12 any publicly-assisted housing accommodation; provided, however, that  
13 nothing in this subdivision shall prohibit a member of the reserve armed  
14 forces of the United States or in the organized militia of the state  
15 from voluntarily disclosing such membership.

16 § 3. Subdivision 5 of section 296 of the executive law is amended by  
17 adding a new paragraph (h) to read as follows:

18 (h) It shall be an unlawful discriminatory practice for any person  
19 offering housing accommodations for rent or lease as described in para-  
20 graphs (a), (b) and (c) of this subdivision to refuse to rent or lease  
21 or otherwise deny to or withhold from any person or group of persons  
22 such housing accommodations because of the consumer credit history of  
23 such person or persons, or to represent that any housing accommodation  
24 is not available for rental or lease when in fact it is so available.

25 § 4. This act shall take effect immediately.