



Credit History and the Fair Housing Act

Some people with disabilities are unable to work which can negatively impact their credit history and indirectly lead to housing discrimination under the Fair Housing Act.

Other Criteria for Landlords to Consider

For people with disabilities, it's important for landlords to look at circumstances that led to the credit history and consider alternative criteria for evaluating applicants such as:

- They have a good history of paying rent.
- They now have a steady income from sources like Social Security that they didn't have before.
- Their reason for high credit cards balances and struggling with payment is due to paying off large medical bills because of legal threats from healthcare providers. The rise in interest rates and the cost of living then make it hard to keep up payments or pay off the credit card balances.

Asking Landlords for a Credit History Accommodation

People with disabilities can ask for an accommodation if rejected due to bad credit. For example, a person can ask that the landlord evaluate the application as if the credit card debt due to medical expenses did not exist. This is because the debt itself is directly related to being a person with a disability.

Visit www.DRTx.org/HUDComplaint to use our free online tool that helps you create your complaint letter. If you need help asking for a reasonable accommodation due to credit history, contact the Disability Rights Texas housing team at 1-800-252-9108 or request help online at Intake.DRTx.org.

If you are still unable to get the accommodation, you can file a complaint with HUD's housing discrimination complaint website tinyurl.com/HUDHousingComplaint or email ComplaintsOffice06@HUD.gov



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