



Access to Credit as a Barrier to Fair Housing

Our current credit scoring systems have a disparate impact on people and communities of color. These systems are rooted in our long history of housing discrimination and the dual credit market that resulted from it.

- Centuries of discrimination, segregation, and disinvestment have led to the creation of a dual credit market, which continues negative and discriminatory outcomes to this day.
- Communities of color are often disproportionately under banked and don't have relationships with traditional mainstream financial institutions.
- Housing providers and lenders have used credit scores and income to exclude people of color from access to housing and homeownership.
- Credit scores do not accurately reflect how responsible a borrower is because non-traditional forms of credit are not accounted for (for example: phone bills, internet bills, on time rent payments).



The Connecticut Fair Housing Center is a nonprofit organization working to ensure that all people have equal access to housing opportunities, free from discrimination.

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The Connecticut Fair Housing Center is continuously at the forefront of advocacy efforts to address the disparate impact that credit scores have on communities of color and their access to safe and stable housing.

If you are being negatively impacted by credit in your search for housing, here are some steps you can take:

- **Request a free copy of your credit report at annualcreditreport.com and review those reports & anything in collection for inaccuracies.**
- **Call debtors and make plans for repayment.**
- **Seek a reputed credit counseling service for assistance.**
- **See if any debt is due to medical bills. Starting in the first half of 2023, Equifax, Experian and TransUnion will no longer include medical debt in collections under \$500 on credit reports**

**Have you experienced housing discrimination?
Contact the Connecticut Fair Housing Center:**

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