

Credit Report Reform

Councilmember Jeannine Pearce

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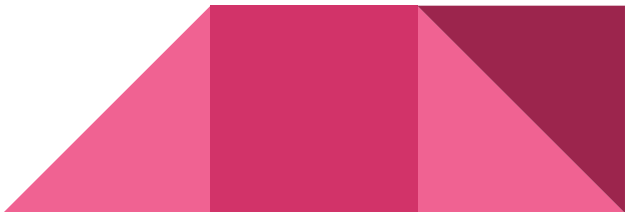
Other policies

- Wisconsin

- **Sec. 134.05(4)(b)** A landlord may not require a prospective tenant to pay for a consumer credit report under par. (a) if, before the landlord requests a consumer credit report, the prospective tenant provides the landlord with a consumer credit report, from a consumer credit reporting agency that compiles and maintains files on consumers on a nationwide basis that is less than 30 days old.

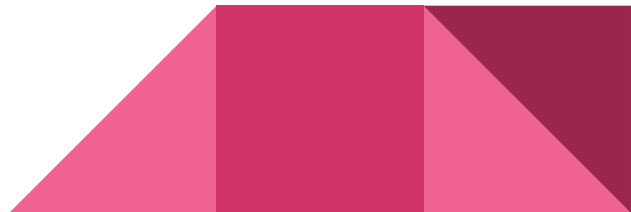
- Washington State

- **RCW 59.18.257(iv)** Whether or not the landlord will accept a comprehensive reusable tenant screening report made available to the landlord by a consumer reporting agency. If the landlord indicates its willingness to accept a comprehensive reusable tenant screening report, the landlord may access the landlord's own tenant screening report regarding a prospective tenant as long as the prospective tenant is not charged for the landlord's own tenant screening report.



The Opportunity in Long Beach

- **Enhance and Expand Credit Check Services**
 - Apartment Association, California Southern Cities
 - Other third party entity
- Charge full cost for the initial credit check
- Hold onto the credit report for up to 90 days and provide it at little or no charge to other qualifying landlords who request it
- **Ideal Outcome:** Applicant only pays full-cost to cover their first credit check



Tenant/Landlord Rights and Responsibilities



**Proactive Rental Housing
Inspection Program** (PRHIP)

LONG BEACH
DEVELOPMENT SERVICES
BUILDING A BETTER LONG BEACH



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Thank you