



City of Detroit Detroit City Council

FROM THE DESK OF
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RESOLUTION SUPPORTING MICHIGAN HB 4818

WHEREAS, credit scores, maintained by private for-profit corporations, have been proven to be disproportionately punitive to Black and Brown Americans; and

WHEREAS, many Detroiters are wrongfully held back from improving their lives due to predatory loans and unscrupulous behavior from large financial institutions that have damaged their credit scores; and

WHEREAS, the legacy of Red Lining is alive and well, now in the guise of credit scores that have become a socially-acceptable way to perpetuate racist discrimination against Majority Black Detroit; and

WHEREAS, the City of Detroit is a welcoming place for all, where people should have the opportunity to live in quality, affordable housing, regardless of their credit score; therefore

BE IT RESOLVED, that the Detroit City Council endorses Michigan House Bill 4818 of 2023 to ban the use of credit scores by landlords in determining eligibility for tenants; and be it

FINALLY RESOLVED, that copies of this resolution be forwarded to the Michigan State House of Representatives, the Michigan State Senate, Mayor Mike Duggan, Governor Gretchen Whitmer, and all interested public media, civil society, educational and civil groups and individuals who are vested in protecting citizens.