State laws dealing with credit discrimination are of several different types. State equal credit laws are generally patterned after the ECOA. State fair housing laws are generally patterned after the FHA. In the wake of the 1988 amendments to the FHA, many states amended their fair housing statutes to add familial status and disability to the list of protected classes, to increase the statute of limitations from one to two years, and to eliminate the ceilings for punitive damages awards. States occasionally amend their credit discrimination laws, often to add protected classes. Consequently, the analysis of state housing laws found in Appendix F, infra, should be updated with the most current state amendments.

Sometimes recent amendments to the state fair housing acts offer broader protections than are found in the federal statutes. For example, several states explicitly prohibit discrimination based upon sexual orientation, political affiliation, or geographic boundaries.

Footnotes

102 See, e.g., Ojo v. Farmers Grp., Inc., 565 F.3d 1175, 1185 (9th Cir. 2009) (in enacting the Texas Fair Housing Act, the Texas legislature sought to “provide rights and remedies substantially equivalent to those granted under federal law”) (citations omitted), reh’g en banc granted, 586 F.3d 1108 (9th Cir. 2009).

Source: National Consumer Law Center, Credit Discrimination [8th ed.], updated at www.nclc.org/library
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[1] https://library.nclc.org/nclc/link/CD.AF