

# City of Philadelphia



(Bill No. 200614)

## AN ORDINANCE

Amending Section 9-1130 of The Philadelphia Code, entitled “Unlawful Credit Screening Practices in Employment,” by revising conditions on the use of credit information for adverse employment actions, under certain terms and conditions.

*THE COUNCIL OF THE CITY OF PHILADELPHIA HEREBY ORDAINS:*

SECTION 1. Chapter 9-1100 of The Philadelphia Code is amended to read as follows:

### CHAPTER 9-1100. FAIR PRACTICES ORDINANCE: PROTECTIONS AGAINST UNLAWFUL DISCRIMINATION

\* \* \*

§ 9-1130. Unlawful Credit Screening Practices in Employment.

\* \* \*

(3) [If an employer relies, in whole or in part, on credit information to consider adverse employment action with respect to any person, and subsection (2)(d), (e), (f), (g) or (h) applies, the employer:

(a) shall disclose the fact of such reliance to the person in writing and identify and provide the particular information upon which the employer relied; and

(b) give the employee or applicant an opportunity to explain the circumstances surrounding the information at issue before taking any such adverse action.] *An employer that intends to take an adverse employment action with respect to any person, based in whole or in part on credit information, shall, pursuant to 15 U.S. Code § 1681b(b)(3), provide such person, before taking any adverse action, with a written copy of the information relied, the right to obtain and dispute such information, and such other information as may be required by law.*

\* \* \*

SECTION 2. Effective date. This Ordinance shall take effect upon **XXX**.

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**Explanation:**

[Brackets] indicate matter deleted.  
*Italics* indicate new matter added.

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CERTIFICATION: This is a true and correct copy of the original Bill, Passed by the City Council on December 10, 2020. The Bill was Signed by the Mayor on January 20, 2021.



Michael A. Decker  
Chief Clerk of the City Council