

CREDIT

what renters need to know



OUR COMMITMENT

As a resident screening service, we support the **Fair Housing Act**, prohibiting discrimination in housing based on race, religion, sex, national origin, handicap or familial status.



Is my rental score the same as FICO?

The term "credit score" sometimes refers to your **FICO score**, a number designed for bank and other lenders. Generally speaking, the higher your score, the more money you can borrow and the less you will pay for the loan. We **do not** use FICO to determine your rental score, but the same data may be used in both scoring systems.

What is a rental score?

Many landlords rely upon rental scores to estimate the financial risk of leasing an apartment to you. Rental scores are an objective, consistent way to review relevant applicant information, and help speed the approval process.

How is my rental score determined?

Your rental score can result from information found in your credit report, criminal history, references and application data. Such information may include your history of paying bills and rent, the accounts you have, collections and delinquencies, income and debt.



Your rental score is based upon real data and treats all applicants consistently and impartially. Additionally, your rental score never uses factors like race, color, sex, familial status, handicap, national origin or religion.

How is my rental score used?

Rental decisions are based upon how much risk a landlord is prepared to accept. Each landlord sets different standards and it is possible for your score to yield different results depending upon where you apply. Your score might mean a denial at one community and an approval at another.

What can I do to improve my rental score?

Your rental score may change if the underlying information it is based upon changes. To improve your rental score, concentrate on paying your bills on time and removing any incorrect information. Your chances of approval should also improve if you apply for an apartment with lower monthly rent.

How do I receive my rental score and credit report?

Contact us for details. You are also entitled to a free copy of your credit report within 60 days of being denied, and annually from www.annualcreditreport.com, the only official source for the free report to which you are entitled.

How do I dispute information on my report?

We are committed to accuracy and will reinvestigate any information you dispute. Contact us, **provide proof of your claim**, and we will promptly make appropriate adjustments. Download [the form](#) on our site for details.