



UNDERSTANDING YOUR RENTAL SCORE

We support The Fair Housing Act as amended, prohibiting discrimination in housing based on race, religion, sex, national origin, handicap or familial status.

What is a rental score?

Many landlords rely upon "rental scores" to estimate the relative financial risk of leasing an apartment to you. In addition to estimating risk, rental scores are an objective and consistent way of reviewing relevant applicant information, and help speed the application approval process.

How is my rental score determined?

Your rental score results from information found in your credit report, criminal history, rental history and application data. Such information may include your bill-paying history, the number and type of accounts you have, collection actions, outstanding debt, income, and the number of inquiries in your consumer report. The final number, or rental score, represents an estimated level of risk as compared to the performance of other consumers in a range of scores. Because your rental score is based upon real data, it is more reliable than subjective methods of evaluating your information. Rental scoring treats all applicants consistently and impartially. Additionally, your rental score never uses certain characteristics like – race, color, sex, familial status, handicap, national origin, or religion – as factors.

How is my rental score used?

Rental decisions are based upon how much risk a landlord is prepared to accept. Each landlord sets a minimum score required for approval of an application. It is possible for your rental score to yield different results depending upon where you apply. Your score might mean a denial at one community, while the same score might be approved 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. The total improvement, however, generally depends on how that factor relates to other factors considered by the scoring system. Nevertheless, to improve your rental score, concentrate on paying your bills on time, paying down outstanding balances, and not taking on new debt. Your chances of approval should also improve if you apply for an apartment with lower monthly rent.

Where can I have my score explained?

Should your application be denied based upon your rental score, you can learn which factors most negatively influenced your score by contacting us. Additionally, you can obtain a free copy of your consumer report, if you make the request to the consumer reporting agency within 60 days of the denial.

On-Site.com
P.O. Box 1514
Los Altos, CA, 94023-1514
Phone: 877 222-0384
Fax: 877 FAX ON-SITE (877-329-6674)

