



Rent Smart

Module C

Application Process

Rent Smart 2017 focuses on the knowledge and skills essential for a successful renting experience. It challenges participants to know and understand their rights and responsibilities as a tenant as well as know and understand the rights and responsibilities of their landlord. Emphasis is on forming a strong partnership between the tenant and landlord. **Rent Smart** was originally based on information collected through focus groups held with property managers and tenant advocates. It was piloted under its original name, **Good Neighbor-Good Tenant**, for several years, then taught as **Rent Smart** in numerous Wisconsin counties for the past 15 years.

Rent Smart 2017 participant goals include:

- Learn new skills to build positive relationships with landlords and neighbors.
- Gain confidence in their ability to find and maintain affordable housing.
- Understand the application and screening processes used by landlords.
- Learn the responsibilities and rights of tenants and landlords.

The 2017 revised curriculum continues to emphasize an active learning approach designed to foster participant motivation and course effectiveness. Videos, case studies and internet links have been incorporated in the updated curriculum to provide additional interactive learning options. The 2017 revised curriculum consists of six modules, designed to be taught separately or in combination.

Rent Smart 2017 Modules:

- How Much Will It Cost? And Can I Afford It?
- Checking Out the Rental Property and the Landlord
- **Application Process**
- Who's Responsible for Maintenance, Repairs and Care?
- Communications
- Rental Agreements—Moving In, Moving On

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Overview

Before landlords lease rental property, they want to know if a tenant will pay the rent, maintain the property and get along with other residents. To do this, landlords use a number of techniques to screen tenants. This module describes these techniques so that participants know what to expect and can be prepared.

This module covers how to read and complete a rental application; credit reports, a screening device used by many landlords; a basic introduction to credit reports, including how consumers can obtain a copy of their credit report; and ways to improve a credit report. It also covers fair housing regulations, which are intended to control and protect against discriminatory screening practices.

References

- Annual Credit Report.com: www.annualcreditreport.com (1-877-322-8228)
- State guides to credit issues and credit reports: www.wdfi.org/wca/consumer_credit/credit_guides/
- Free Credit Report: http://www.wdfi.org/wca/consumer_credit/credit_guides/FreeCreditReport.htm
- Fair Housing-It's Your Right: https://www.hud.gov/program_offices/fair_housing_equal_opportunity/online-complaint
- Maine's Fair Housing Law and Complaint Process: <https://www.mainehousing.org/education/fair-housingeducation/fair-housing-mainehousing>

Objectives

Participants will:

1. Understand why and how landlords screen applications and how to prepare.
2. Become familiar with the information on a credit report, how it is used and how to improve a credit report.
3. Be aware of the fair housing protections available and where to find assistance for fair housing mistreatment.



The module covers how to read and complete a rental application.

Landlords report that it is rare for an applicant to provide a complete and accurate application.

Activities

Activity 1: Why Landlords Screen Applicants

Activity 2: How Landlords Screen Applicants

Activity 3: Completing a Rental Application

Activity 4: Application Problems

Activity 5: Reading a Credit Report

Activity 6: Obtaining a Credit Report

Activity 7: Improving Your Credit

Activity 8: Fair Housing Rights

Teaching Outline

Provide the *Overall Handout* before beginning the module.

Suggested Introduction

During this module you will learn what information landlords are likely to request, the importance of providing information accurately and completely, and how to deal with potential problems a landlord might uncover while screening an application. Landlords report that it is rare for an applicant to provide a complete and accurate application, which may be the basis for “rejecting an applicant” or “turning down an applicant.”

This module also covers fair housing regulations, which are intended to control and protect against discriminatory screening practices.

In preparing to present this lesson, you should check whether there are local fair housing laws that expand the scope of fair housing protections. If local laws include additional protected classes or types of discrimination, they should be shared.

You should also determine if there are local organizations that assist persons who believe that their fair housing rights have been violated. Include these groups in your local resource directory. Check with local groups who may be willing to provide speakers or furnish background material that will help you prepare to teach about fair housing. The MaineHousing website is a good place to check.

Activity 1: Why Landlords Screen Applicants

(Objective 1: Understand why and how landlords screen applications and how to prepare.)

- Handout 1: *The Rental Application Process*

Ask participants to assume that they just inherited a rental property and they are looking for a new tenant. What would they want to know about applicants before renting to them? Provide Handout 1: *The Rental Application Process*, then list the questions you would want answered before you rented to someone.

Ask them to share some of their ideas and list them on a whiteboard or flip chart. Be sure the following items are on the list:

- Do they have sufficient income to pay the rent?
- Will they pay the rent?
- Will they keep up the rental unit?
- Will other tenants complain about them?
- Are they honest when filling out the application?

Activity 2: How Landlords Screen Applicants

(Objective 1: Understand why and how landlords screen applications and how to prepare.)

- No Handouts

Using the list generated in Activity 1, ask participants to suggest how they would get answers to each of the questions raised. Use this list to summarize screening techniques landlords typically use.

Credit report

- Bad debt collections
- Bankruptcies
- Late payments

Employer and income check

- Ability to pay rent
- Stability of employment

Previous landlords

- Rent payment history
- Condition of rental unit
- Complaints from other residents

Arrests and convictions

- Crimes that could affect the safety of other tenants or the condition of the property

Utility payment verification

- History of paying utility bills

Activity 3: Completing a Rental Application

(Objective 1: Understand why and how landlords screen applications and how to prepare.)

- Handout 2: *Model Rental Application*

Suggested Introduction: Once you find rental property that meets your needs, you will probably have to complete an application form. The way in which you fill out this form can greatly affect whether you are successful in getting the rental unit you want. Prospective tenants often fail to fill out the application form completely and accurately. Doing it completely and accurately will make a favorable impression on the landlord. Landlords use application forms to collect information helpful in determining whether you will pay your rent and will be a responsible tenant.

Provide Handout 2: *Model Rental Applications* and go over each section with participants. Ask participants to look at the information requested in the application and note the following:

- Names that are requested (people who will live in the unit, past landlords, employment contacts). Landlords often restrict the number of people that can live in a dwelling. For example, 2 people per bedroom is a common rule. If there will be two or more adults living in the rental unit, each adult may be required to fill out a separate application, since each one is responsible for the rent. If adults have lived together for several years, separate applications may not be required.



- Numbers requested (Social Security, years at current address, phone, monthly income). The Social Security number is needed to order a credit report.
- Addresses requested (current home, place of employment, banking institution). Most landlords want your current and past addresses. They will probably want to check with your previous landlords to determine if you paid your rent on time, and if there were problems with upkeep or with neighbors. If you have moved several times recently, they will often ask you to list more than one previous landlord.

There are certain questions landlords should not ask. A couple of examples:

- Requests for detailed financial information, such as bank account numbers or credit card numbers.
- Information about your age, marital status, or gender. You do not have to answer such questions. However, persons under 18 cannot legally sign leases; therefore, if you look like you could be under 18, it would be appropriate for the landlord to want to verify your age. If you are applying to live in housing designated as elderly-only, it is also appropriate for the landlord to check your age.

Recommend that participants complete this sample application and take it with them when looking for housing. This will provide all of the necessary information in one convenient document. Recommend to participants to not fill in their social security number on handout. Allow participants a few minutes to begin completing the form. Answer any questions that may arise. Ask them if there is there any information requested that you do not know? This could be the address of a former landlord or a banking institution. Discuss where such information might be found.

Activity 4: Application Problems

(Objective 1: Understand why and how landlords screen applications and how to prepare.)

- Handout 3: *Explaining Negative Information*

Suggested Introduction: Some answers on an application form or some of the information landlords obtain from other sources may lead to rejection of the application. Four of the primary reasons for rejecting an applicant include omitted or inaccurate information, credit problems, bad landlord references, or inadequate income.

Some answers on an application form or some of the information landlords obtain from other sources may lead to rejection of the application.

Discuss these four things as written or in your own words with the participants.

- **Omitted or inaccurate information**

It is best to be honest with the landlord. Fill out the application as completely and accurately as possible. Inaccurate and missing information may raise concerns and affect a landlord's ability to trust you.

- **Credit problems**

Check your credit report before you make any rental applications. It may contain wrong or out-of-date information. You can contact the credit bureau to have this corrected. You should have a plan in place for explaining to the landlord any problems he/she will see on the credit report. For example, if you have been behind on your electric bill, contact the company and arrange a payment plan. Get the company's acceptance of the plan in writing and see if they will add a note to your credit file about the plan. You may be able to do the same for other overdue payments, such as medical bills.

- **Bad landlord references**

If you had problems with a previous landlord, explain this to the landlord. Be sure the landlord hears your side of the story first, what happened from your perspective and back it up with witnesses or documents if possible. If you were at fault, explain what you have done to correct the situation so the new landlord need not worry. For example, you may have had a roommate that had loud parties. You can explain that the roommate will not be living with you and already has made other living arrangements. If you weren't paying your rent on time, explain that you have taken a second job or that you will have your rent paid directly by your bank.

- **Inadequate income**

Landlords want to be sure that an applicant will have enough income to pay the rent. They will want to know that you have a steady income and one large enough to pay the rent. If you have changed jobs frequently or only recently started to work, you need to explain this and show that you will have a steady income in the future. If the landlord thinks you don't have enough income, you should be prepared to document that you have been paying an equal or greater rent for an extended time with the same or less income.

Provide Handout 3: *Explaining Negative Information* and explain that this sheet provides the framework for providing a response to clarify any negative information about the applicant that a potential landlord may have discovered.



Use a whiteboard or flip chart to use the formula as a class to write out a similar explanation from an example volunteered by a participant. If time allows, let participants work individually to write out a note or explanation for themselves.

Activity 5: Reading a Credit Report

(Objective 2: Become familiar with the information on a credit report, how it is used and how to improve a credit report.)

- Handout 4: *Sample Credit Report*

Provide participants with a copy of Handout 4: *Sample Credit Report*.

Review the main sections of the sample report, highlighting the types of information found and how to read a report:

Identification information Name(s)

- Social Security Number
- Current and former addresses

Employment data

- Current and previous employers length of employment

Public records

- Bankruptcies

Bill paying history

- All loans are listed here
- Unpaid or overdue payments are also listed here. How much and to whom is owed

Inquiries

- Businesses/individuals who have inquired about your credit

Ask participants to review Handout 4: *Sample Credit Report* and identify something on the report that a landlord would consider negative and something that a landlord would find positive.

Information they may identify:

- One public record is a bankruptcy.
- Has one account with 1 late payment, 4 open accounts, 2 different types.
- Currently in good standing with 4 open accounts.
- Numerous inquiries have been made to the report. Note the 2 different types and why.

Items landlords check on Credit Reports:



- a record of not paying rent
- utilities paid on time (utilities may or may not report)
- number of applications to other landlords
- addresses consistent
- Social Security number matches

Activity 6: Obtaining a Credit Report

(Objective 2: Become familiar with the information on a credit report, how it is used and how to improve a credit report.)

- Handout 5: *Obtaining a Credit Report*
- Handout 6: *Annual Credit Report Request Form*

Provide Handout 5: *Obtaining a Credit Report*, which contains information about obtaining a free credit report. Review Handout 6: *Annual Credit Report Request Form* highlighting how to secure a credit report.

Suggest that participants sign up for reminders to check their credit report three times a year using the Extension website: <http://fyi.uwex.edu/creditreport/>. Annual Credit Report Request Form is available to print at this site.

Point out to participants that if they get a copy of their credit report before submitting any housing applications they will know what is on it and can make corrections, if necessary. In addition, many landlords will obtain a credit report before accepting an application.

Also, prospective tenant may be able to save money if they have a copy of their credit report that is less than 30 days old and give it to the prospective landlord before he/she requests one from a reporting agency.

Activity 7: Improving Your Credit

(Objective 2: Become familiar with the information on a credit report, how it is used and how to improve a credit report.)

- Handout 7: *Building and Improving Your Credit Report*

Instructors may want to have this local info:

- Who to contact at utility companies for payment plans.



- Information on local energy-assistance programs and whom to contact to apply.
- Information from several local financial institutions on savings accounts, including required minimum balance to open an account, interest charges, additional fees, etc.
- Local financial counseling services available, including name, contact information, and cost, if any.

Provide Handout 7: *Building and Improving Your Credit Report*.

Suggested Introduction: Understanding credit helps you to build good credit and avoid pitfalls. You can have a good credit history when you limit your credit use to things that you can afford and when you review your credit report regularly to correct errors and make improvements.

Building good credit requires paying monthly bills and credit cards on time. Improving your credit is more complicated, but starts with checking your report for errors.

Review the handout as a group.

Depending on the participants in your group these may be important items to highlight:

- To correct mistakes, contact the credit reporting company directly by phone or on its website to initiate the dispute process. Follow up with a brief letter to both the credit reporting agency and the creditor. Except for correcting errors, a credit report cannot be improved directly. However, a number of steps can be taken to show landlords that you are working to improve your credit.
- Remind participants to get payment arrangements in writing. Often, a creditor will not provide a copy of the arrangements until a certain amount has been paid. Having a copy of the payment arrangements when looking for a rental unit may improve participant's chances of success.
- To make a payment on a bill or listed on the credit report, contact the business listed there. If the company or individual cannot be found or no longer exists, it may be possible to have the balance changed to \$0 or to have the item removed from the credit report.
- Warn participants about credit repair schemes that promise miracles and often charge large fees for very little work. Ask participants to share their experiences, if any, with credit repair offers.



Activity 8: Fair Housing Rights

(Objective 3: Be aware of the fair housing protections available and where to find assistance for fair housing mistreatment.)

- Refer to the current Fair Housing Laws on the MaineHousing website <https://www.mainehousing.org/education/fair-housing-education>
- Handout 9: *Types of Fair Housing Violations*

Check local and regional Fair Housing Agencies in the area for guest speakers.

Suggested Introduction: While most landlords are aware of fair housing laws and obey them, some landlords are either not aware of them or refuse to obey them. Every year Maine landlords are found guilty of violating the provisions of fair housing regulations by either denying housing to applicants or treating them differently in ways that violate their fair housing rights. It is important for tenants to be alert to possible discrimination against them and to know of ways to get help.

Introduce the various classes of persons protected under fair housing regulations and the practices that violate fair housing rights. Encourage a discussion about any personal experience with housing discrimination. Conclude by referring participants to the fair housing resources included in their resource list.

Learning Assessment

Have participants learned the key concepts of this Rent Smart module? The following questions or activities are recommended to assess participant understanding of the information covered in this module.

- Ask participants to list 4 things they would bring with them when filling out rental applications.
- Ask participants to list some ways a credit report can help a landlord when reviewing a new tenant.
- Ask for a show of hands to the following questions:
 - Do you have a better understanding of the information on a credit report?
 - Do you know how to obtain a copy of your credit report?
- Ask participants to state one thing they plan to do to improve how a landlord would view their credit reports.



Application Process

Module Notes:

Why and how landlords screen applications.

Problems a landlord might find on an application.

Fair housing protections.

How landlords may use the information on a credit report.

How a credit report can be improved.

Remember (Protected Classes):

Race: Generally, a member of a group united or classified together based on a common history, nationality or geography.

Color: The color of a person's skin.

Family Status: A household with minor children. A person who is pregnant or seeking custody of a child, or is planning adoption or guardianship is included.

Disability: Having a physical or mental impairment that substantially limits one or more major life activities, or having a record of, or being perceived as having a disability.

Sex: Being male or female.

National Origin: Generally, a member of a nation by birth or naturalization or having common origins or traditions.

Religion: Sincerely held religious, moral or ethical beliefs and practices.

Marital Status: The status of being married, widowed, single, divorced, or separated.

Ancestry: The country, nation or tribe of the identifiable group from which a person descends.

Source of Income: The lawful source of a person's income, including wages, a voucher having monetary value, social security, public assistance or other related payments.

Sexual Orientation: Having a preference for heterosexuality, homosexuality, or bisexuality or having a history of being so identified.

Age: Being at least 18 years of age.

Status as a Victim of Domestic Abuse, Sexual Abuse or Stalking

Questions to Consider:

- What would a landlord want to know about you before renting to you?
- What would you bring to fill out a rental application?
- Do you have a copy of your credit report?
- Are there any problems on your credit report?
- If needed, how would you improve your credit report?

References and Resources:

U.S. Department of Housing and Urban Development resources:

www.hud.gov/offices/fheo

Annual Credit Report.com:

www.annualcreditreport.com 1-877-322-8228

State guides to credit issues and credit reports:

https://www.maine.gov/pfr/consumercredit/credit_report.htm

Free Credit Report:

<http://fvi.uwex.edu/creditreDort/>

Maine's Fair Housing Law and Complaint Process:

<https://www.mainehousing.org/education/fairhousing-education>

Free Credit Report:

<http://fyi.uwex.edu/creditreport/>

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The Rental Application Process

If you were the owner/landlord of a rental unit, what would you want to know about the individual who applied to rent the unit? Write out the questions you would want answered.

1.

2.

3.

4.

5.



Model Rental Application

Sunrise Apartments

1. Applicant Name _____
Social Security Number _____ Date of birth _____
2. Other residents _____
Social Security Number _____ Date of birth _____
3. Present street address _____
City _____ State _____ Zip _____ How long? _____
4. Present landlord _____ Phone _____
5. Previous street address _____
City _____ State _____ Zip _____ How long? _____
6. Previous landlord _____ Phone _____
7. Reason for Leaving _____

Income

9. Present employer _____ How long? _____
Monthly income _____ Work Phone _____
13. Other employer _____ How long? _____
Monthly income _____ Work Phone _____
16. Source of other income _____
Monthly income _____ How long? _____



Credit References

17. Financial institution _____
Street address _____
City _____ State _____ Zip _____
Account type _____

18. Credit references (auto loans, credit cards, installment loans)

Source _____ Monthly Payment _____

Source _____ Monthly Payment _____

Source _____ Monthly Payment _____

Emergency Contact

20. Emergency contact _____
Relationship _____ Phone _____

Vehicles

21. Vehicle make _____ Year _____ Color _____
License Plate Number _____

Vehicle make _____ Year _____ Color _____
License Plate Number _____

Pets

22. Do you own pets? If so, please describe: _____

Enclosed is a deposit of _____, which I understand will be forfeited if this application is accepted and I do not rent the apartment. If the application is rejected, I understand that the deposit will be returned to me. If I rent the apartment, I understand that the deposit will be applied to the security deposit for the apartment. I authorize Sunrise Apartments staff to contact my references and I affirm that the information I have provided is accurate and truthful.

Applicant Signature _____ Date _____

*Many types of rental application forms exist, and this form includes sections common to many applications. Resources include the Wisconsin Apartment Association, the Tenant Resource Center, and Wisconsin Legal Blank Co.

*Separate applications may be required for each unrelated person 18 years of age or older.



Explaining Negative Information

When you know that the landlord screening will produce some negative information, you can attach to the application a note that will briefly and factually explain what happened, from your perspective.

If you were at fault, explain what you have done to correct or change things. For example, you may have lived with someone who had loud parties. You can explain that this person will neither be living with nor visiting you. If you got behind on paying your rent, explain what you will do differently this time, such as having your rent paid directly from your bank.

This formula can help you write out your explanation:

When _____ happened,

I was _____

Because _____

I have _____

I would like
(or hope) _____

Sample message:

When I was arrested for using drugs,

I was 18 years old and had moved into an apartment where a drug dealer lived.

I have completed rehab and have been drug-free for two years.

I hope you will not let this incident keep you from renting to me.



Sample Credit Report

SAMPLE CREDIT REPORT

Report Date: 5/10/2018

Report Number: 123456

PERSONAL CONSUMER INFORMATION

SSN #: XXX-XX-6789 (Your SSN has been masked for your protection)

DOB: 01/01/1988

Names Reported:

John Doe

John Q. Doe

Telephone Numbers Reported:

555-555-5555

555-123-4567

Addresses Reported:

123 Oak St. Anytown, WI. 11111

111 Miller St. Hometown, WI. 33333

333 1st St. Townville, MN. 22222

Date Reported:

08/02/2013

06/06/2010

03/15/2007

EMPLOYMENT RECORDS

Employer Name: Dairyland Company

Date Reported: 09/2013

Location: Anytown, WI

Hire Date: 07/2013

PUBLIC RECORDS INFORMATION

This information was collected from public records sources by Sample Credit Report or a company we hired.

REGIONAL FEDERAL COURT Docket # XYZ789

111 Court Street, Capital City, WI 55555

Account Number: ***9514

Type: Chapter 7 Bankruptcy

Status: Filed

Date Reported: 04/2013

Closing Date: 07/2013

Filed as: Individual Account

Liability: \$35,000

Exempt Amount: \$5,000

Asset Amount: \$10,000

Paid: \$2,000

Estimated month and year that this item will be removed: 04/2023



ADVERSE ACCOUNTS

Adverse information typically remains in your file for up to 7 years from the date of delinquency.

American Hospital Collections Acct #: 10254688
PO Box 999, Townsburg, WI 11111
(555) 123-1234

Date Placed for Collection: 07/01/2016	Balance: \$0
Responsibility: Individual Account	Date Paid: 11/14/2016
Type: COLLECTION AGENCY/ ATTORNEY	Pay Status: >Account paid in full; was a Collection<
Original Amount: \$302	Date Updated: 02/01/2017
Original Creditor: REGIONAL HOSPITAL OP (Medical/Health Care)	

Remarks: >Paid Collection<
Estimated month and year that this item will be removed: 1/2023

Urgent Care Collections Acct #: 1234XYZ9
999 Business Road, Hometown, MN 11111
(555) 555-9999

Date Placed for Collection: 02/15/2013	Balance: \$0
Responsibility: Individual Account	Date Paid: 06/2013
Type: COLLECTION AGENCY/ ATTORNEY	Pay Status: >Account included in Bankruptcy; was a Collection<
Original Amount: \$8023	Date Updated: 08/01/2013
Original Creditor: EMERGENCY HOSPITAL (Medical/Health Care)	

Remarks: >Account included in Bankruptcy<
Estimated month and year that this item will be removed: 1/2020

All American Collections Acct #: 000999ZZ
888 Industry Drive, Maintown, TX 00000
(555) 555-6789

Date Placed for Collection: 03/30/2013	Balance: \$0
Responsibility: Individual Account	Date Paid: 06/2013
Type: COLLECTION AGENCY/ ATTORNEY	Pay Status: >Account included in Bankruptcy; was a Collection<
Original Amount: \$1500	Date Updated: 07/15/2013
Original Creditor: KWIK KASH LOANS	

Remarks: >Account included in Bankruptcy<
Estimated month and year that this item will be removed: 2/2020



Module C: APPLICATION PROCESS

SATISFACTORY ACCOUNTS

Code	OK=paid as agreed	X=not reported	30/60/90= days late	Blank=no data available
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Automobile Finance Inc. Acct #: 70705606
456 Drivers Lane, Big City, IL 66666
(555) 555-9876

Date Opened: 03/22/2016

Responsibility: Individual Account

Account Type: Installment Account

Type: Automobile

Pay Status: Current; Paying as Agreed

Balance: \$6,580

Last Payment Made: 05/01/2018

Payment Received: \$240

High Balance: \$12,400

Terms: \$240 per month; paid Monthly for 60 months

Remark: Open; one 30-day late payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
2018	OK	X	OK	OK	OK							
2017	OK	OK	OK	OK	OK	OK	OK	OK	X	OK	OK	OK
2016					OK	30	OK	OK	OK	OK	OK	OK

Convenient Credit Card Acct #: XXXXX3333
PO Box 2233, Great Prairie, ND 77777
1-800-555-2233

Date Opened: 11/02/2015

Responsibility: Joint Account

Account Type: Revolving Account

Type: CHARGE ACCOUNT

Pay Status: Current; Paying as Agreed

Balance: \$387

Last Payment Made: 05/02/2018

Payment Received: \$48

High Balance: \$723

Credit Limit: \$1,000

Terms: Paid Monthly

Remark: Open; never late

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
2018	OK	OK	OK	OK	OK							
2017	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2016	OK	X	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2015												OK



Module C: APPLICATION PROCESS

SATISFACTORY ACCOUNTS

Code	OK=paid as agreed	X=not reported	30/60/90= days late	Blank=no data available
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Student Loan Services Acct #: XXXXX-6299
PO Box 67890, Centralville, MD 88888
1-800-555-2999

Date Opened: 08/22/2009
Responsibility: Individual Account
Account Type: Installment Account
Type: STUDENT LOAN
Pay Status: Current; Paying as Agreed

Balance: \$2,765
Last Payment Made: 05/01/2018
Payment Received: \$115
High Balance: \$10,000
Terms: \$115 per month; paid Monthly for 120 months

Remark: Open; never late

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
2018	OK	OK	OK	OK	OK							
2017	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2016	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2015	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2014	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Major Utilities #: 888-9000
PO Box 1234, Hometown, WI 33333
1-800-555-6666

Date Opened: 06/01/2010
Responsibility: Individual Account
Account Type: Open Account
Type: UTILITY COMPANY
Pay Status: Closed; Paid as Agreed

Balance: \$0
Last Payment Made: 07/01/2013
Payment Received: \$85
High Balance: \$155
Terms: Paid Monthly
Date Closed: 07/01/2013

Remark: Account closed at consumer's request

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
2013	OK	OK	OK	OK	OK	OK	OK					
2012	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2011	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2010						X	OK	OK	OK	OK	OK	OK



CREDIT INQUIRIES

REGULAR INQUIRIES

Regular inquiries are posted when someone accesses your credit information from Sample Credit Reports. These inquiries will remain on your credit file for up to 2 years.

Convenient Credit Card

PO Box 2233, Great Prairie, ND 77777
1-800-555-2233

Requested on: 11/18/2017

Inquiry Type: Individual

A1 Insurance Coverage

1234 Business Park Road, Townsquare, IL 66666
(555) 555-1111

Requested on: 10/01/2017

Inquiry Type: Individual

Automobile Finance Inc.

456 Drivers Lane, Big City, IL 66666
(555) 555-9876

Requested on: 03/22/2016

Inquiry Type: Individual

ACCOUNT REVIEW INQUIRIES

The companies listed below received your name, address, and other limited information in order to make an offer of credit or insurance. These inquiries are not seen by anyone but you and do not affect your score.

Payless Insurance Company

999 Circle Drive, Townville, IL 66666
(555) 555-1111

Requested on: 03/01/2018

ChargeMore Credit Card

444 Lake St., Lake City, ND 88888
(555) 555-9652

Requested on: 12/01/2017

Sample Credit Report Company

Annual free consumer report provided

Requested on: 10/10/2017

PERSONAL CONSUMER STATEMENT

I had a bad accident in 2013 and couldn't work. I filed for bankruptcy in 2013 because of medical bills.



Obtaining a Credit Report

Credit legislation, called FACTA, was signed into law in 2003. Individuals may request one, free credit report from each of the three bureaus once a year.

A special website (www.annualcreditreport.com) was developed to explain how to obtain the free annual credit reports. This site includes frequently asked questions, as well as options for ordering your free report:

Phone—1-877-322-8228

Mail—Print and complete the form on the website and mail it to: Annual Credit Request Form
P.O. Box 105281
Atlanta, GA 30348-5281

Be wary of copycat web sites, such as freecreditreport.com, and TV ads aimed at selling you a credit report or obtaining personal information. The free credit report does not contain your credit score. The three main credit bureaus are:

Experian

P.O. Box 2104
Allan, TX 75013
1-800-787-6864
www.experian.com

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Trans Union

2 Baldwin Place
P.O. Box 2000
Chester, PA 19022
1-800-888-4213
www.transunion.com





Building and Improving Your Credit Report

To get or keep good credit, follow these recommendations:

Monthly bills:

- Pay all of your bills on time. (Make payments automatic only if you know you'll have the money in your account.)
- Set up budget payments on utility bills so you pay the same amount each month.
- If you don't have a current monthly bill (like utilities or rent), you might have other bills, like a cell phone or a gas charge card, that is reported to a credit bureau monthly. Always pay these on time.

Credit Cards:

- If you have a credit card, don't use more than one-fourth of your credit limit. If your credit limit is \$1000, for example, don't charge more than \$250. If you want to raise your credit score, don't charge more than 5% of your credit limit each month, or \$50 in this example.
- Pay off credit card balances every month. (If you can't pay the whole balance, try to pay a little more than the minimum payment.)
- Pay the credit card bill before the statement due date. If you miss a payment, send it in within 30 days of the missed due date.

Building a credit history

- If you are shopping for a credit card or loan to build credit, ask about fees and be sure they report to one of the credit reporting bureaus.
- Don't apply for too much credit in a short time. Opening up many credit cards or loans in a short time lowers your credit score.
- If you have no credit history or past credit trouble, consider a secured credit card that reports to a credit reporting bureau. It requires a deposit that becomes the amount you can use. Example: put \$500 cash in the account for a \$500 credit limit. Remember to use no more than 25% of your credit limit – or \$125 in this case.
- Have a mix of different types of credit like a car loan and a credit card.
- Have a long credit history by establishing credit now and keeping accounts open, use credit cards for small purchases every few months to keep them open, plus pay off the balance as soon as possible.

Getting Help

- If you find a mistake on your credit report, write the credit bureau and explain the issue. By law, they have 30 days to respond and must remove inaccurate information. Remember, negative information, such as a paid off collection account, will still stay on your credit report for 7 years from the date you first missed a payment.
- Financial counseling services help set up budgets and get credit builder loans. Find a trustworthy, nonprofit counseling service at debtadvice.org.
- Be wary of debt settlement companies that charge a large fee up front. You or your creditors may never see your money again.
- If your credit card is lost or stolen report it immediately; most credit cards limit your loss to \$50 or less. (Getting money back from a lost debit or prepaid card depends on the card or your bank.)



Module C: APPLICATION PROCESS

Common errors to watch for:

- Using different names when applying for credit.
- When changing banks make sure all automatic payments are changed to new bank.
- Not notifying creditors of name changes due to marriage or divorce.
- If you pay off a judgment, be sure to get a receipt from the courthouse or government center where you pay. The judgment will no longer show up in your credit report, but might show up in other reports and public records.

[Your Name]
[Your Address]
[Your City, State, Zip Code]

[Date]

Complaint Department
[Company Name]
[Street Address]
[City, State, Zip Code]

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I dispute on the attached copy of the report I received.

This item [identify item(s) disputed by name of source, such as creditors, and identify type of item, such as credit account, collections, etc.] is [inaccurate or incomplete] because [describe what is inaccurate or incomplete and why]. I am requesting that the item be removed [or request another specific change] to correct the information.

Enclosed are copies of [use this sentence if applicable and describe any enclosed documentation, such as payment records and court documents] supporting my position. Please reinvestigate this [these] matter[s] and [delete or correct] the disputed item[s] as soon as possible.

Sincerely,
Your name

Enclosures: [List what you are enclosing.]

Source: <https://www.consumer.ftc.gov/articles/0384-sample-letter-disputing-errors-your-credit-report>



Groups Protected by Federal and State Fair Housing Laws

Fair Housing Law

The Maine Fair Housing Law protects the rights of people in the rental or purchase of housing.

- It is unlawful to discriminate against a person in housing, even in part, because of that person's protected class. The protected classes are shown on the chart on the following page.
- Most types of housing are covered. For specific information about housing types that are not covered, visit the Maine Human Rights Commission website or reference the State Fair Housing laws.

What Are Examples Of Discrimination?

- Refusing to rent or negotiate with someone for the rental or sale of a dwelling.
- Failing to renew a lease or lying about the availability of a dwelling.
- Applying different terms or rental conditions.
- Providing different rental privileges or services.
- Not allowing a person, with a disability to make reasonable modifications to the unit.
- Applying different rental or mortgage application standards or fees.
- Failing to build accessible multi-family housing.
- Harassing or interfering with a person's quiet enjoyment of a dwelling.
- Steering persons to certain units or buildings within an apartment complex.

Are There Exceptions Under The Law?

Yes, there are circumstances when discrimination may be legal. A few examples are:

- A family with "too many" people may be turned away, if a reasonable government requirement limits the number of occupants for the dwelling unit.
- Housing primarily intended and operated for older persons may, under certain conditions, be restricted to persons over a certain age.
- Housing may be denied to a person who poses a direct threat to the safety of others or whose tenancy would result in substantial physical damage to property provided the risk can't be sufficiently reduced by a reasonable accommodation.

Who to contact if you feel you have been discriminated?

- Pine Tree Legal Assistance
Augusta, 39 Green Street
Tel: 207-622-4731 or 207-623-7777 or 207-623-7770 (TTY)
Bangor
Tel: 207-942-0673
Multi-lingual Language Line
Tel: 207-774-8211
- Maine Volunteers Lawyers Project
Tel: 1-800-442-4293
- Disability Rights Center
Statewide Hotline: Tel: 1-800-452-1948 (V/TTY)
- Maine Human Rights Commission
Tel: 207-624-8729



Module C: APPLICATION PROCESS

If a civil action is not chosen, the complainant will be decided after a hearing held by an Administrative Law Judge of the Equal Rights Division. Note that the Equal Rights Division does not provide legal representation for either party.

If **no probable cause** is found at the investigation, the case will be dismissed. The dismissal will become final unless the Equal Rights Division receives a written appeal letter within **20 days** of the determination.

PROTECTED CLASSES	DESCRIPTION	Also covered in federal law
Race	Generally, a member of a group united or classified together based on a common history, nationality or geography.	X
Color	The color of a person's skin.	X
Family Status	A household with minor children. A person who is pregnant or seeking custody of a child, or is planning adoption or guardianship is included.	X
Disability	Having a physical or mental impairment that substantially limits one or more major life activities, or having a record of, or being perceived as having a disability.	X
Sex	Being male or female.	X
National Origin	Generally, a member of a nation by birth or naturalization or having common origins or traditions.	X
Religion	Sincerely held religious, moral or ethical beliefs and practices.	X
Marital Status	The status of being married, widowed, single, divorced, or separated.	
Ancestry	The country, nation or tribe of the identifiable group from which a person descends.	
Source of Income	The lawful source of a person's income, including wages, a voucher having monetary value, social security, public assistance or other related payments.	
Sexual Orientation	Having a preference for heterosexuality, homosexuality, or bisexuality or having a history of being so identified.	
Age	Being at least 18 years of age.	
Status as a Victim of Domestic Abuse, Sexual Abuse or Stalking.		



Types of Fair Housing Violations

Each of the practices listed is illegal if done strictly because an applicant belongs to a protected class. In most cases discrimination is subtle and hard to detect; however, it still occurs.

- **Refusal to rent housing**
There may be an advertisement in the newspaper offering an apartment for rent, and the rental agent may indicate that the apartment is still for rent when questioned on the phone. However, when the applicant shows up and the rental agent sees that they are African American, have children, or have a service dog, the agent apologizes and says that the apartment has just been rented.
- **Setting different terms or conditions for housing**
The rental agent may require certain income ratios for certain groups and not for others, require a higher security deposit for a family with children, or may require a co-signer for people who look “foreign,” but not for white applicants with similar income and employment.
- **Steering applicants to particular units or to other property**
Applicants who respond to listings for a particular apartment may be directed toward another apartment because of race or gender.
Families with children may be told that children are only allowed in first-floor apartments.
- **Providing different housing services**
A rental agent may make a Hispanic applicant wait, delay making an appointment for a showing, or rush the showing and make negative comments about the apartment. While on the other hand, the agent may meet a white applicant promptly and stress the positive aspects of the apartment.