



# ***Rent Smart***

## ***Module C***

# ***Application Process***



## 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](http://www.hud.gov/offices/fheo)

**Annual Credit Report.com:**

[www.annualcreditreport.com](http://www.annualcreditreport.com) 1-877-322-8228

**State guides to credit issues and credit reports:**

[https://www.maine.gov/pfr/consumercredit/credit\\_report.htm](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/>

References to websites used in this publication are for your convenience and not an endorsement of one product over other similar products.



## 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.

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## 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

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### PERSONAL CONSUMER INFORMATION

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**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

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### EMPLOYMENT RECORDS

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**Employer Name:** Dairyland Company

**Date Reported:** 09/2013

**Location:** Anytown, WI

**Hire Date:** 07/2013

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### PUBLIC RECORDS INFORMATION

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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

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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

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

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

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

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

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

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

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

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



**SATISFACTORY ACCOUNTS**

<b>Code</b>	<b>OK</b> =paid as agreed	<b>X</b> =not reported	<b>30/60/90</b> = days late	<b>Blank</b> =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	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								
2016	OK	X	OK	OK	OK	OK						
2015												OK



**Module C: APPLICATION PROCESS**

**SATISFACTORY ACCOUNTS**

<b>Code</b>	<b>OK</b> =paid as agreed	<b>X</b> =not reported	<b>30/60/90</b> = days late	<b>Blank</b> =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								
2016	OK	OK	OK	OK								
2015	OK	OK	OK	OK								
2014	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											
2012	OK	OK	OK	OK								
2011	OK	OK	OK	OK								
2010						X	OK	OK	OK	OK	OK	OK



## CREDIT INQUIRIES

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### 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

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### 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

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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](http://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](http://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](http://www.experian.com)

### **Equifax**

P.O. Box 740241  
Atlanta, GA 30374-0241  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

### **Trans Union**

2 Baldwin Place  
P.O. Box 2000  
Chester, PA 19022  
1-800-888-4213  
[www.transunion.com](http://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](http://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.