

RENTAL TIPS

Renting with Bad Credit

CHECK YOUR CREDIT



You can get a free copy of your credit report from annualcreditreport.com or creditkarma.com. Not all landlords look at your credit score; they care most about evictions, judgments, past due rent, and utility debt. If you have seen your report, you will know exactly what a potential landlord will see too.

GET REFERENCES



Ask previous landlords to provide reference letters showing that you paid rent on time for them. If you don't have a good landlord reference, ask for a character reference from someone who can speak to your responsibility, timeliness and communication skills. A landlord's main concern is if you will pay rent--- show them you will!

LOOK FOR HOUSING WITH NO CREDIT CHECK



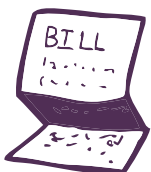
Most complexes and property managers require a credit check, but private landlords may not. They may also be able to be more flexible with any credit rules they have. Be sure to carefully verify private landlords to make sure they are not fraudulent.

FIND A CO-SIGNER



Sometimes a landlord will accept a bad credit score if you can find someone with good credit to co-sign the lease with you. However, make sure you can afford the monthly rent amount; otherwise the co-signer will be responsible for the debt and it will affect their credit.

PROVIDE ALTERNATIVE CREDIT



Sometimes landlords will accept proof of other bills you have paid on time, such as storage unit payments or phone bills. This can be helpful in proving you will pay rent on time.

Visit n2n.org for more rental tips!