

Before renting to you, most landlords will ask you to fill out a written rental application form. The application may contain an authorization for the landlord to obtain a copy of your credit report, which will show the landlord how you have handled your financial obligations in the past.

The landlord's agent will probably use your rental application to check your credit history and past landlord-tenant relations. The landlord may use this information to make a final decision on whether to rent to you. Generally, landlords prefer to rent to people who have a history of paying their rent and other bills on time.

A landlord usually doesn't have to give you a reason for refusing to rent to you. So it can be a good idea to ask the landlord why you have been rejected as a tenant. If the landlord obtains your credit report, the landlord must give you a copy of the report if you request it. It's a good idea to get a copy of your credit report from the landlord so that you know what's being reported about you. Also, if you know what your credit report says, you may be able to explain any problems when you fill out the rental application. For example, if you know that your credit report says that you never paid a bill, you can provide a copy of the canceled account paid in full to show the landlord that you did pay for it.

Sample letter

Sally Tenant
1500 Acorn Street #4
Cloverdale, CA. 99921
September 15, 2002

Pat Landlord
Smith Realty Co.
10 Jones Street
Cloverdale, CA. 99912
6/1/2005

Dear Sir (Madam),

I was disappointed to learn that my application to rent your unit at [your address] was not accepted. I would appreciate knowing why I was rejected as a tenant. If this was because of information from any third party, such as a credit report, or information from an employer, personal reference or former landlord, I am entitled to disclosure of that information, or to a copy of the credit or other report (per the Federal Fair Credit Reporting Act, September 30, 1997).

I would like this information since it is always possible that your action was based on erroneous or incomplete information.

Enclosed you will find a self addressed stamped envelope for your reply.

Sincerely yours,

Sally Tenant

[In the following page you will find a form letter that you can just simply fill in. As we state in our cover letter, we recommend that you write your own letter in your own words with more detail, but we also provide you with this form letter in case you feel you need it].

TO:

FROM:

Date

Dear _____ ;

I was disappointed to learn that my application to rent your unit at _____ was not accepted. I would appreciate knowing why I was rejected as a tenant. If this was because of information from any third party, such as a credit report, or information from an employer, personal reference or former landlord, I am entitled to disclosure of that information, or to a copy of the credit or other report (per the Federal Fair Credit Reporting Act, September 30, 1997).

I want this information since it is always possible that your action was based on erroneous or incomplete information, at least for future reference.

Enclosed you will find a self addressed stamped envelope for your reply.

Sincerely yours,
