

What to do if your apartment application is rejected

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What to do if your apartment application is rejected

By dan the roommate man

What to do if your apartment application is rejected by dan the roommate man

If your rental application was rejected due to a black mark on your credit report, don't just ignore the situation out of embarrassment... get a copy of the report and see what you can do to tackle the problem. You may find your credit report has errors or marks you didn't even know about.

Three companies distribute your credit information:

Experian: 1-888-397-3742

Equifax: 1-800-685-1111

TransUnion: 1-800-916-8800

You can call any of their toll free numbers to find out how to get a copy of your credit report. If you request a copy within 60 days of the rejected application, you can obtain the report with no charge. If you wait any longer the charge is usually about eight dollars per report.

Don't assume that you know why your application was rejected without examining your report. Recently, my friend Dave Smith Jr.* applied for a loan and was rejected. He knew his records weren't the best in the world but decided to get a copy of the report anyway—just out of curiosity. He was shocked to see several black marks that were put on his report instead of his father's. The credit bureau had confused his credit history (Dave Smith Jr.) with his father's credit history (Dave Smith Sr.) and noted a bankruptcy on his report! This wasn't all... Apparently, a dispute he thought he'd handled with a car company wasn't reflected on his report and the bad marks were still there.

So how do you get errors taken off of your credit report? You'll simply fill out the "dispute form" included with the report or write a letter to the bureau about the problem. Unless the credit bureau dismisses your request as "frivolous", they are required by law to contact the companies in dispute within thirty days. If they find they have made an error, they will remove the bad information. However, if the company confirms that the information on your report is correct, it will remain there for 7 to 10 years.

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If you feel the company is incorrect, you are allowed to write a 100 word statement which the bureaus are required by law to distribute along with your credit report to everyone who asks for it in the future.

If there are no errors on your report, but your credit isn't too great, you'll need to do what you can to repair the problems. While you might think one of the thousands of "credit doctors" out there can help you... DON'T TRY THEM!!! Watch out for people who claim they can "Erase bad credit...", "Help you start with a clean board..." or who promise "You'll have great credit in no time!" It can't be done. Some of their tactics are illegal and can even get you thrown in jail. The only solutions for dealing with black marks like late payments and bankruptcy are to:

wait it out and/or

try to rebuilding your credit by getting your finances organized

There are many systems out there to help you get things back in order and many of them are free. For

a free guide book for "Knowing and Understanding Your Credit" from Fannie Mae, [click here](#). For an article with links to serveral free credit counseling groups, [click here](#).

To find out what possible errors to look for in your report, visit BankRate.com's "Credit How To Guide."

For great advice on understanding your credit report, visit BankRate.com.

*names have been changed

since 1989 dan the roommate man has helped 1000's of people find good roommates.

HOW TO APPLY FOR AN APARTMENT

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WHAT DO I NEED TO BRING

You and your roommate finally find that perfect apartment and you are ready to submit your application. What kind of information will you be expected to provide?

Most property management companies will need the following from you:

- * Name, address and telephone numbers of past and current employers.
- * Name, address, and telephone numbers of past and current landlords usually up to 3 years but you may be required to back further.
- * A photo ID and/or drivers license

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* Your social security card

Please note that if you are applying for a special program such as in a "tax credit" property, then you will be required to supply additional verification of employment and income.

HOW LONG DOES THE APPROVAL PROCESS TAKE AFTER I SUBMIT MY APPLICATION

It generally takes 3–5 days but this varies widely. If you are applying to a special program, it can take quite a bit longer.

HOW DO APARTMENT COMMUNITIES HANDLE CREDIT PROBLEMS?

Every property management company is different but if you have had credit problems it is best to be up front about it. Provide any documentation that you have as to how the problem came about and how it is being resolved. If you have made arrangement to pay back a creditor, bring letters and canceled checks to prove it.

AN EVICTION OR UNPAID RENT SHOWS UP ON YOUR CREDIT REPORT

If a landlord finds out that you were evicted or left owing an apartment community money, then it is virtually certain that your application will be denied. Most property management companies are very tough on that

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