

PRIOR EVICTIONS AND CREDIT REPORTS

Renters: Know Your Rights!

Under the Fair Housing Act, you **cannot** be denied housing because of your...

Race, ethnicity, or national origin

Disability

Religion

Family status

Gender identity or sexual orientation

If this happens to you, call Eviction Right to Counsel.

What is a credit report?
Is it different than a background check?

Your **credit report** is a record of your financial history. It has information like whether you've **paid your bills on time**, if you've ever **declared bankruptcy**, and when you've **applied for loans or credit cards**.

A **background check**, also called a **background screening**, is what landlords usually use when **deciding whether to rent to someone**. It has the same information from your credit report, but it can also include things like **criminal records, prior evictions**, and your **employment history**.

My application was turned down because of a background check. What can I do?

If a landlord rejects your rental application because of something that showed up on your background check, you have the right to see a copy of the report that they used. Here's how to get one:



Ask the landlord **in writing** for the name of the screening service they used for the background check.



Contact the company by email or mail and ask for a copy of your report.



Look over the report **carefully**. Is there something on it that might hurt your chances of getting housing?

If you know what showed up on your background check that made the landlord reject your application, you might be able to **explain the situation and change their mind**.

If there is a mistake on your background check, you can fix it.

Is a credit card showing up on your report, **even though it's not yours**? Does your background check say you were convicted of a crime, **even though you had it expunged from your record**?

If there's a mistake on your credit report or background check, you can **file a dispute with the screening service** by sending them a **letter explaining the mistake** or filling out a **form on their website**. If you don't hear back from them **within 30 days** or they **refuse to fix the mistake**, you can **file a complaint with the Consumer Financial Protection Bureau** at consumerfinance.gov/complaint.



(833) 837-HOME



(615) 701-7957



(615) 988-6460



This information is only for Davidson County. The information provided here does not and is not intended to constitute legal advice. If you have a legal problem, please call a private attorney or call your local Legal Aid Society of Middle Tennessee and the Cumberland Mountains office at 1-800-238-1443 or the Nashville Hispanic Bar Association at 1-615-701-7957. Revised 5/24.