



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

State of Wisconsin Department of Agriculture, Trade, and Consumer Protection:

<https://datcp.wi.gov/Pages/Publications/LandlordTenantGuide.aspx>

Tenant Resource Center: <http://www.tenantresourcecenter.org/>

Annual Credit Report.com: www.annualcreditreport.com 1-877-322-8228

State guides to credit issues and credit reports:

www.wdft.org/wca/consumer_credit/credit_guides/

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.

1.

2.

3.

4.

5.





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 Number: 123456

Report Date: 5/10/2018

PERSONAL CONSUMER INFORMATION

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

EMPLOYMENT RECORDS

Employer Name: Dairyland Company

Date Reported: 09/2013

Location: Anytown, WI

Hire Date: 07/2013

PUBLIC RECORDS INFORMATION

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

https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb_ymyg_a-financial-empowerment-toolkit.pdf





ADVERSE ACCOUNTS

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

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

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

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

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

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

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

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

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



SATISFACTORY ACCOUNTS

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





Module C: APPLICATION PROCESS

SATISFACTORY ACCOUNTS

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



CREDIT INQUIRIES

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

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

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) 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, 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

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Trans Union

2 Baldwin Place
P.O. Box 2000
Chester, PA 19022
1-800-888-4213
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.
- 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

State of Wisconsin
Department of Workforce Development
Equal Rights Division

Wisconsin's Fair Housing Law & Complaint Process Wisconsin Statutes Section 106.50

Fair Housing Law

The Wisconsin 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.
- Essentially, all housing is covered under the law **except** when a person is seeking a roommate to share a dwelling.

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.

Can A Fair Housing Council Help?

Yes, if a Fair Housing Council serves your area it can help you understand your rights under the law and outline a variety of ways to pursue a complaint. Fair Housing Councils may also be able to conduct investigations using "testing," which is a method of investigating complaints that compares treatment of various home seekers to determine whether differences in treatment are occurring. Testing may later be used as evidence in administrative or judicial actions. A Fair Housing Council may also be able to refer you to an attorney experienced in fair housing matters. To determine if a Fair Housing Council serves your area of the state, contact the Metropolitan Milwaukee Fair Housing Council at (414) 278-1240.

How Is A Complaint Filed Under Wisconsin Law?

A person alleging discrimination may file a complaint within **1 year** of the discriminatory action.

- A complaint form with instructions is available from the Equal Rights Division. Please see the last page of this document for the addresses and telephone numbers.
- Usually, settlement possibilities will be explored before an investigation begins. Many housing complaints are resolved by compromise, which is usually a good option for both parties.
- If the investigation finds **probable cause** to believe that discrimination may have occurred, the Equal Rights Division will issue a CHARGE of discrimination, along with the investigator's determination. Either party may elect to have the charge decided in a CIVIL ACTION filed by the complainant in Circuit Court.





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.		





Module C: APPLICATION PROCESS

What Remedies Are Available Under The Law?

Relief varies with the circumstances of each case. Generally, persons who **prove** they were victims of discrimination may receive:

- Out of pocket losses and interest
- Attorney fees and costs
- Compensatory damages for losses or injury
- Punitive damages if filed in court
- Injunctive relief

Other remedies or fines may also be ordered. The U.S. Fair Housing Act provides remedies similar to those available under Wisconsin Law.

Federal or Local Fair Housing Laws

Federal laws and local ordinances differ from state laws and, in some cases, provide greater protection to home seekers. Title VIII of the Civil Rights Act of 1968 is the primary federal fair housing law. To file a federal fair housing complaint or for additional information contact:

The U.S. Department of Housing and Urban Development
 77 West Jackson Boulevard, Room 2101
 Chicago, IL 60604-3507

1(800) 765-9372
 TTY 1(800) 927-9275

To file electronically: www.hud.gov

Housing Discrimination Is Illegal!

If you believe that you have been treated unfairly in the rental or purchase of housing because of:

Race	Family Status	Sexual Orientation
Source of Income	Disability	Ancestry
Sex	Marital Status	Religion
National Origin	Color	Age
Status as a Victim of Domestic Abuse, Sexual Abuse, or Stalking		

If you would like more information about the law and your rights, contact one of the offices shown below:

State of Wisconsin Department of Workforce Development Equal Rights Division	
201 E WASHINGTON AVE - ROOM A100 PO BOX 8928 MADISON WI 53708	819 N 6th ST ROOM 723 MILWAUKEE WI 53203
Telephone: (608) 266-6860 TTY: (608) 264-8752	Telephone: (414) 227-4384 TTY: (414) 227-4081
Web Site: http://dwd.wisconsin.gov/er	
DWD is an equal opportunity employer and service provider. If you need assistance to access services or need material in an alternate format, please contact us.	

Source: https://dwd.wisconsin.gov/dwd/publications/erd/pdf/erd_9523_p.pdf





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.

