



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/>

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