

Arbor is working to make the industry more equitable for everyone. This includes establishing new ways to improve economic mobility and narrow the wealth gap renters may face today. There are 45+ million renter households in the U.S., but less than 10% of on-time rents are reported to credit bureaus. Overall, renters have much lower credit scores than homeowners, and some renters have no score at all (i.e., “credit invisible”). To address these disparities, Freddie Mac® incentivizes borrowers to report on-time rents through credit-reporting services, such as Esusu Financial Inc. Esusu’s platform enables reporting on-time rent payments to the three major credit bureaus, helping build renters’ credit scores.

Benefits for Renters

- Renters who are currently credit invisible can establish credit scores, and those with existing records can improve their scores.
- A stronger credit score may enable renters to access financing with lower interest rates, avoid unbreakable debt traps, and increase access to mortgages.
- Only on-time rental payments are reported to the credit bureaus; renters are automatically unenrolled upon a late or missed payment.

Benefits for Borrowers

- A year of credit-reporting services at significantly discounted or no cost.
- Enhance marketability and reduce turnover.
- Improve net operating income through more stable collections and lower turnover.

How Rent Reporting Works

- **Comprehensive Reporting.** Participating vendors report on-time rent payments to all three major credit bureaus.
- **Immediate Impact.** Vendors can report up to 24 months of historical payments, which means some renters’ credit scores will increase immediately.
- **Ease of Reporting.** The vendors’ software links to existing property management platforms.

Freddie Mac Credit-Building Vendors

Multifamily borrowers with a loan financed by Freddie Mac with at least 24 months remaining in the loan term can receive a year of credit-reporting services at significantly discounted or no cost from one of Freddie Mac’s participating rent-reporting vendors.

To enroll your property, contact one of them today:

- BILT – alliance@biltrewards.com
- Entrata – support@entrata.com
- Esusu – fre@esusu.org
- Jetty – jettycreditadmin@jetty.com
- Pinata – partners@pinata.ai
- Sperlonga – info@sperlongadata.com
- Stake – hello@stake.rent