

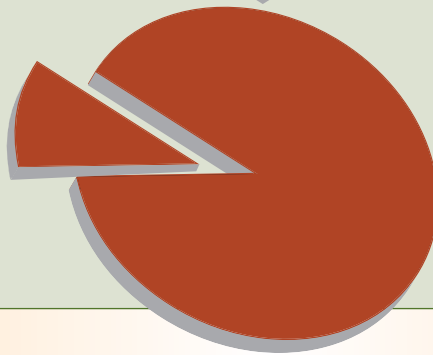
Credit impact of rent reporting

A new study on residents of subsidized housing confirms reporting positive rental payments builds credit history, improves credit scores and allows previously unscorable consumers to be scored.

Nearly 20,000 subsidized housing leases were evaluated to conduct the analysis.

Scoreable percentage impact of reporting rental payments

Before
11%
previously
unscorable



After
100%
now credit scorable

95% of the overall population saw a score increase or no score change

Average VantageScore® 3.0 change for previously scorable population was an increase of **29 points**

Score shift impact Unscoreables

97%

of the previously unscorable population are now nonprime or prime (less risky)

VantageScore® 3.0 credit tiers

Prime
661–850

Nonprime
601–660

Subprime
300–600

Score shift impact Scoreables

19%

of the previously subprime population are now nonprime or prime (less risky)