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# What should I do if my rental application is denied because of a tenant screening report?

English [Español \(cfpb.gov/es/obtener-respuestas/que-debo-hacer-si-rechazan-mi-solicitud-de-alquiler-debido-a-un-informe-de-seleccion-de-inquilinos-es-2105/\)](https://www.cfpb.gov/es/obtener-respuestas/que-debo-hacer-si-rechazan-mi-solicitud-de-alquiler-debido-a-un-informe-de-seleccion-de-inquilinos-es-2105/)

Under federal law, a landlord who denies your tenant application because of information in a tenant screening report is required to inform you of that fact.

The [Fair Credit Reporting Act](https://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf) [↓](https://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf) ([https://files.consumerfinance.gov/f/201410\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf)) provides you with rights as a rental applicant and as a tenant. This federal law requires a landlord who rejects or denies your tenant application because of information in a tenant screening report to notify you about the rejection. The notification is called an adverse action notice, and it must:

- Be given in writing, orally, or electronically
- Provide the name, address, and phone number of the company that provided the report
- Explain your right to a free copy of the report, if you request it within 60 days of the adverse action
- Explain your right to dispute inaccurate information

An adverse action not only includes being denied a rental. It could also include:

- Requiring a co-signer on the rental agreement or lease
- Requiring a larger deposit or a higher rent payment than other applicants

## Right to dispute errors on your reports

You have the right to [dispute errors on your tenant screening report \(cfpb.gov/askcfpb/314\)](https://www.cfpb.gov/askcfpb/314) and have them corrected if [the information is inaccurate or outdated \(cfpb.gov/askcfpb/2104\)](https://www.cfpb.gov/askcfpb/2104). The tenant screening or credit reporting company generally has [30 days to investigate your dispute \(cfpb.gov/askcfpb/1339\)](https://www.cfpb.gov/askcfpb/1339), though in some cases they have 45 days. Some states impose shorter deadlines.

# What steps should I take if my rental application is denied?

If you're denied a rental because of information on a tenant screening report, you can:

- Ask the landlord what information in the report was a problem, to see if you can explain the situation
- Ask the landlord for a copy of the tenant screening report, or request a copy of the report from the company the landlord used -- the landlord is required to give you the name, address, and phone number of the company
- Review your tenant screening report, check for inaccurate or outdated information, and dispute any errors

If your tenant screening report contains a credit report from one of the nationwide credit reporting companies, you can [dispute that error with the credit reporting company \(cfpb.gov/askcfpb/314\)](https://www.consumerfinance.gov/askcfpb/314), or the company that provided the erroneous information, or both.

## What can I do if my housing rights were violated?

If you believe that your rights have been violated, you may want to contact a lawyer. You may be able to sue for violations of the federal Fair Credit Reporting Act and state law violations. If you sue under this federal law and win, you may be able to recover damages and your attorney fees. Statutes of limitation or deadlines for bringing a lawsuit apply.

[Housing discrimination can take many forms](https://www.hud.gov/program_offices/fair_housing_equal_opp/examples_housing_discrimination) [↗](https://www.hud.gov/program_offices/fair_housing_equal_opp/examples_housing_discrimination) (https://www.hud.gov/program\_offices/fair\_housing\_equal\_opp/examples\_housing\_discrimination). For example, a landlord who refuses to rent to anyone with a criminal history may be in violation of the Fair Housing Act. If you think a landlord [discriminated against you by denying your rental application or by evicting you](https://www.hud.gov/program_offices/fair_housing_equal_opp/Know_Your_Fair_Housing_Rights) [↗](https://www.hud.gov/program_offices/fair_housing_equal_opp/Know_Your_Fair_Housing_Rights) (https://www.hud.gov/program\_offices/fair\_housing\_equal\_opp/Know\_Your\_Fair\_Housing\_Rights) because of your race, color, national origin (country of origin or ancestry), religion, sex (including sexual orientation or gender identity), familial status

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