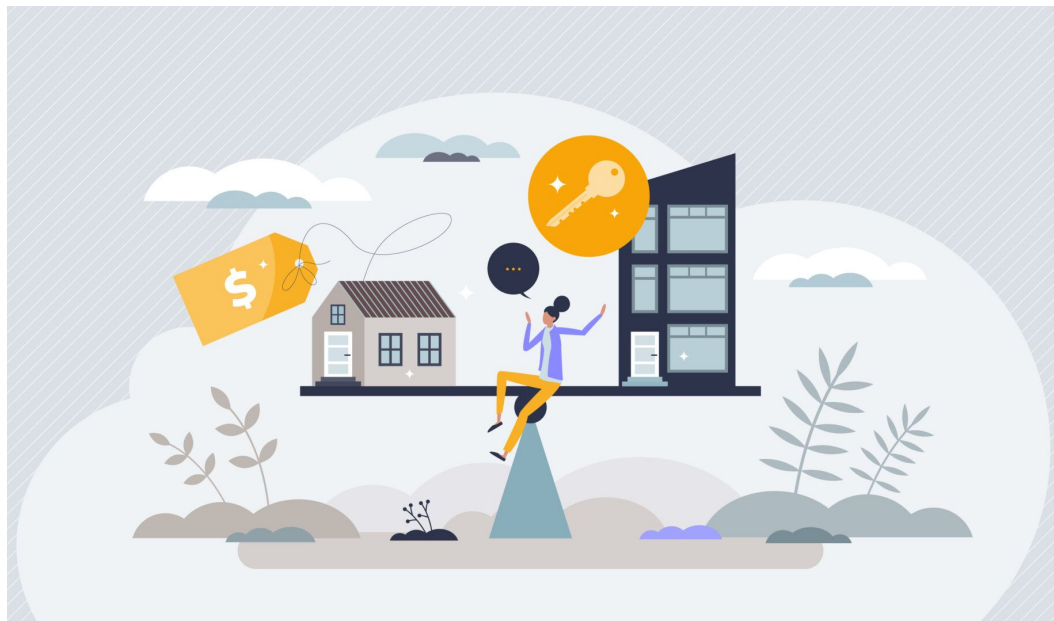


Regional Rental Wealth Building

May 14, 2025 | 1:00 pm ET



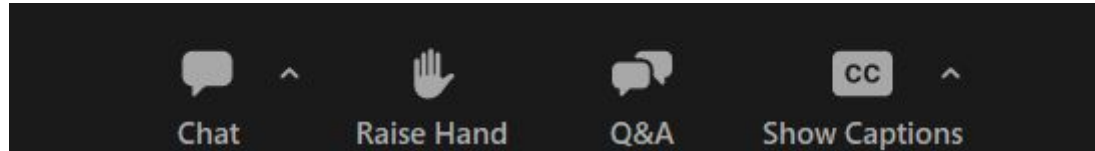
Webinar Control Panel

PARTICIPATE

Type your question in the
Q&A BOX
to be addressed during
discussion breaks or during
Q/A

CLOSED CAPTIONS

Captions can be turned on via
Show Captions
to be viewed in real-time and
will also be available in the
recording afterwards



OUR MEMBERS

AFN's greatest asset
is our 200+ members
dedicated to
equitable wealth
building for low and
middle-income
households.



AFN ISSUE AREAS

AFN works with its members across eight issue areas:



Financial Health



**Post Secondary
Education Without
Debt**



Climate



**Employment:
Benefits & Income**



**Housing: Affordable
Rental & Home
Ownership**



A Just Economy



Business Ownership



Health

AFN REGIONS

National Network with Local Impact

AFN is a national philanthropic organization with strategic local impact, driven by regional chapters where grantmakers collaborate and learn together on issues of local significance. The collective insights of AFN's national and regional members shape and inform its work, ensuring both broad and locally responsive solutions.



◆ 17 REGIONAL CHAPTERS

Arkansas	New Jersey
Bay Area	New Mexico
Carolinas	North Texas
Central Texas	Philadelphia Metro
Connecticut	Puget Sound
Greater Kansas City	Oregon
Greater New York	Sacramento
Louisiana	San Antonio
Memphis	

● 3 EMERGING REGIONS

Colorado
Western New York
South Texas

■ 30 MEMBER STATES

Upcoming AFN Programs 2025

Webinar June 5 @ 1:00 pm - 2:00 pm EDT

Heirs' Property: Investing to Preserve Wealth

Webinar June 12 @ 1:00 pm - 2:15 pm EDT

Expanding Retirement Savings through State IRA Programs and Addressing Barriers to Building Retirement Wealth



Grantmakers Advancing Economic Equity

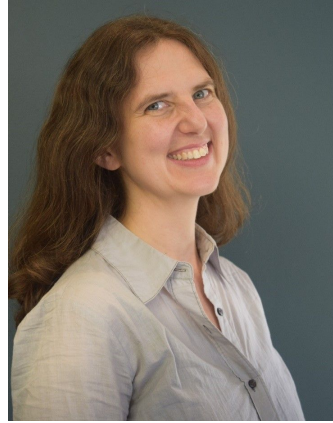
Speakers



Rachel Levy-Culler
Housing Innovations
Senior Specialist
Credit Builders Alliance
(CBA)



Gregory Good
Chief Real Estate
Officer
Invest Newark



Stephanie Greenwood
Senior Strategy Officer
for Economic Justice
Victoria Foundation



Khaatim Sherrer El
Executive Director
Clinton Hill Community
Action



Tina Corea
(Moderator)
Northeast Regional
Program Officer
Asset Funders Network



Grantmakers Advancing Economic Equity



Rent Reporting for Credit Building

May 14th, 2025

Get Credit for Paying Rent!



Pay your rent



Payments are
reported to the
major credit
bureaus



See the
changes
reflected on
your credit
report!

Why Rent Reporting?

Strong credit increases access, affordability, and options for

Financial
products

Rental
housing

Utilities

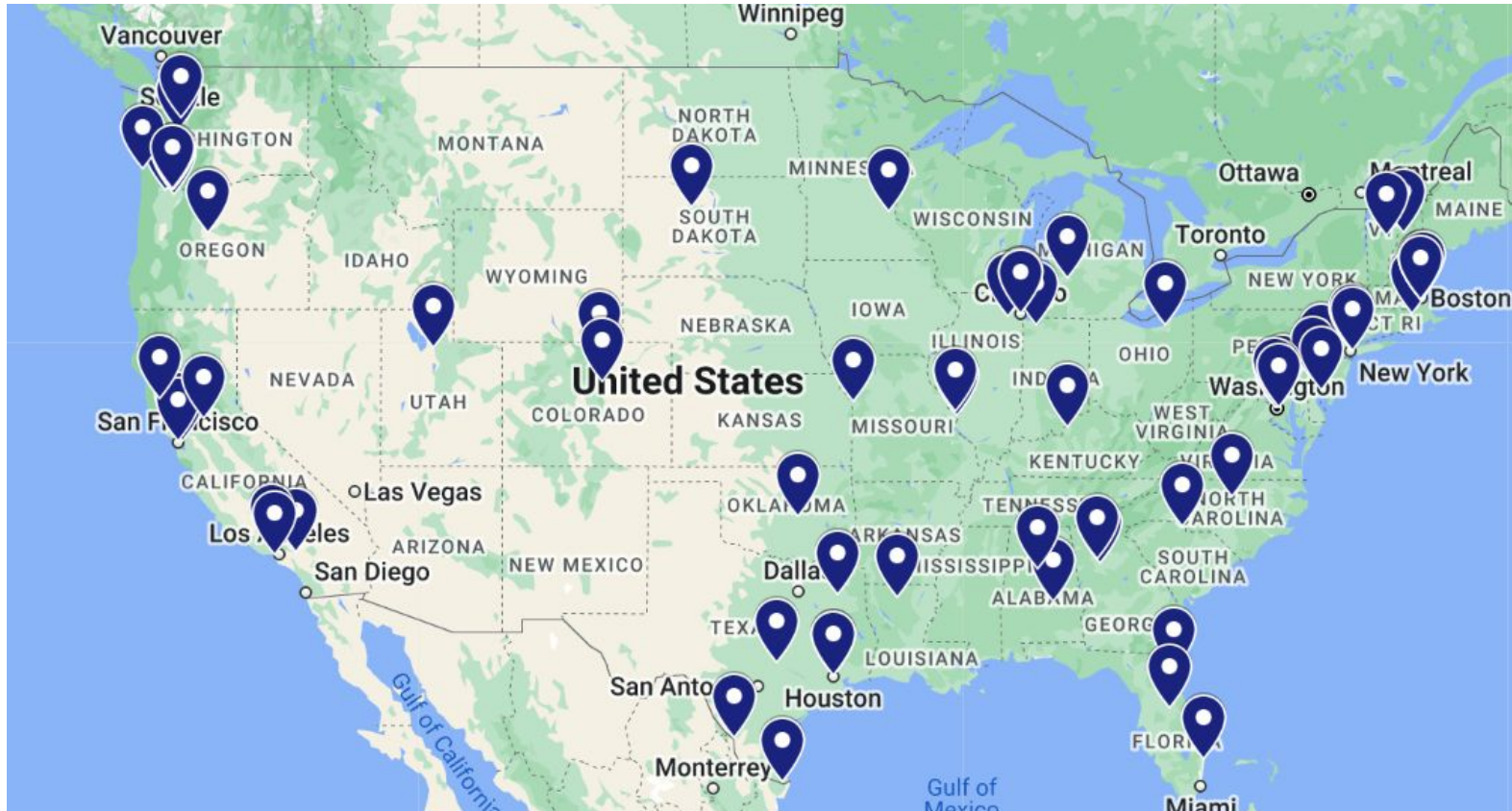
Cell phone
plans

Insurance
products

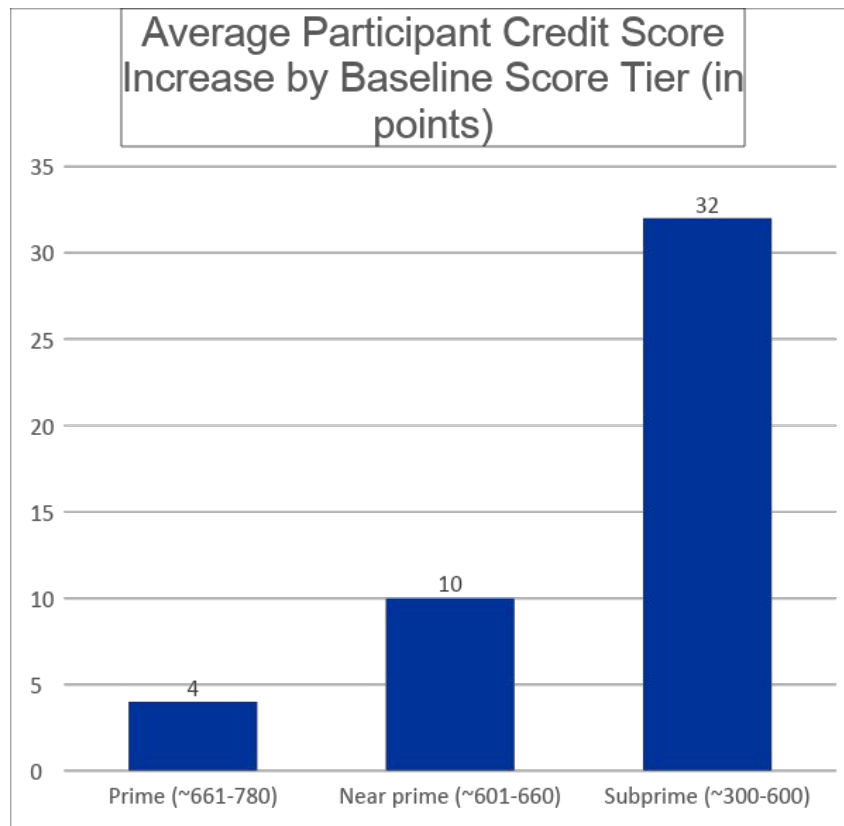
Employment

Asset &
wealth
building

CBA & Rent Reporting



Rent Reporting Pilot Results



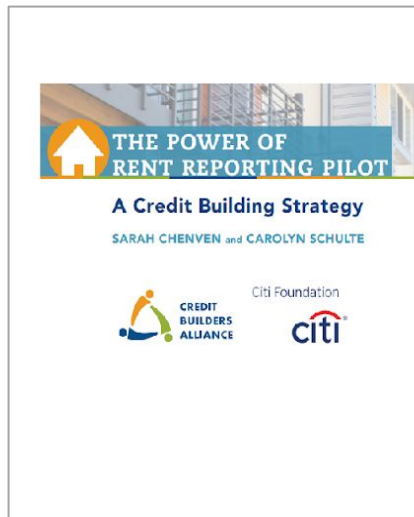
Unscoreable Pilot Results

100% of residents with no trades transitioned to the thin-file category
and are now scoreable by VantageScore 3.0

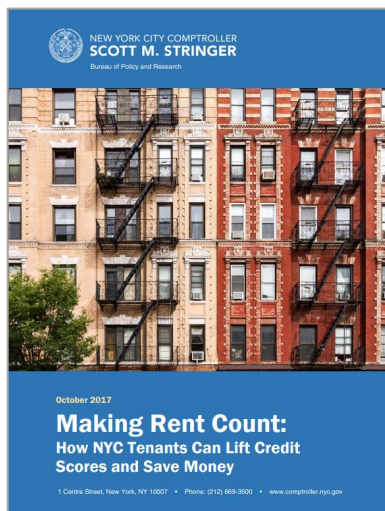
Risk Segment	Percentage of Unscoreable Population	Average VantageScore 3.0 before	Average VantageScore 3.0 after
Prime (~661-780)	72%	N/A	688
Near prime (~601-660)	28%	N/A	646
Subprime (~300-600)	0%	N/A	N/A
Total	100%	N/A	676

Rent Reporting Momentum: Research

2015



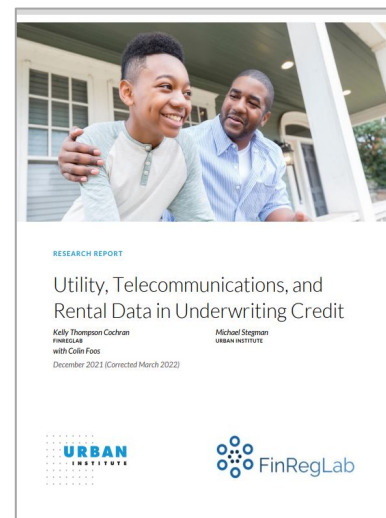
2018



2020



2022



Rent Reporting Implementation Cohorts

- Information session(s) and Request for Applications
- Housing provider selection
- Subgrants to housing providers to support rent reporting program launch
- Implementation training
- 1:1 technical assistance
- On-demand credit training for staff

Implementation Training

- Rent Reporting Implementation 101
- Choosing a Reporting Mechanism
- Resident Engagement
- Program Management
- Tracking Impact
- Credit Building Support for Residents

Regional Implementation Highlight: NJ

Gateway Community Action Partnership – Bridgeton, NJ

Funder: TD Charitable Foundation

- Enrollment started four months after cohort launch
- Close to if not at 100% residents enrolled due to opt-out

Regional Implementation Highlight: NY #2

Funder: City of Rochester - Office of Financial Empowerment

- Resident enrollment starting May 2025
- 3 housing providers in Rochester, NY

Regional Implementation Highlight: NY #1

Funder: Wells Fargo

- Resident enrollment starting now
- 7 housing providers
 - Buffalo
 - Long Island
 - NYC (4)
 - Salamanca

Regional Implementation Highlight: NY #3

Funder: Citi

- Resident enrollment starting May 2025
- 3 housing providers
 - NYC
 - San Francisco and Los Angeles
 - Washington, D.C.

Additional Resources

Visit

- www.rentreportingcenter.org

Read

- [The Power of Rent Report \(CBA 2015 Pilot Report\)](#)
- [NALCAB's Rent Reporting Pilot Report](#)
- [Rent Reporting Case Studies](#)

Watch

- DCHA Rent Reporting Story on our website.
- Renter-facing rent reporting video on our website.

Contact Us

- rentreporting@creditbuildersalliance.org



Grantmakers Advancing Economic Equity