



HOW TO EASILY USE YOUR RENTAL HISTORY TO RAISE YOUR CREDIT SCORE & BUY YOUR DREAM HOME



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Overview of Rent Reporting Services for Individuals

This section outlines key rent reporting services available to individual tenants. These services generally involve enrollment and ongoing fees. While they often promote independence from landlord involvement, in many cases, landlords may still need to verify tenant information.

Boom

[Boom](#) is a mobile application that not only facilitates rental payment reporting but also offers tenants flexible payment options, including installment plans. It can report up to two years of previous rental payments.

Cost: Enrollment fee of \$10, annual fee of \$24, plus additional charges for reporting past payments

Reports to: Experian, Equifax, and TransUnion

LevelCredit

[LevelCredit](#) enables users to include rent, cell phone, and utility bills (such as electricity, water, and gas) in their credit reports.

Cost: Monthly fee of \$6.95 for rent reporting; optional one-time fee of \$49.95 for reporting up to 24 months of past payments, subject to active subscription and eligibility criteria

Reports to: Experian, Equifax, and TransUnion for rent; TransUnion only for cell phone and utilities

Rental Karma

[Rental Kharma](#) caters to tenants paying rent to any property owner, including landlords, family members, or property management firms, as long as the owner can confirm the tenant's payments. It includes historical reporting of all past payments at the current address in the initial fee.

Cost: \$50 for enrollment and a monthly fee of \$8.95 to maintain an active, current account
Reports to: TransUnion and Equifax

RentReporters

[RentReporters](#) offers a service that includes reporting up to 48 months of past rent payments and ongoing rent payment tracking. It requires landlord verification of payments and accommodates tenants without formal leases.

Cost: Enrollment fee of \$94.95 and a monthly fee of \$9.95, or an option to pay the enrollment fee and an annual fee equivalent to \$7.95 per month
Reports to: Equifax and TransUnion

Rent Reporting Services for Landlords

Several rent reporting services necessitate landlord or property manager involvement as the primary contact.

In these cases, landlords or property managers enroll in or finance the service, enabling tenants to utilize it. These services may impose tenant costs, such as subscription fees transferred from landlords. They also require tenant participation for accurate information reporting.



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