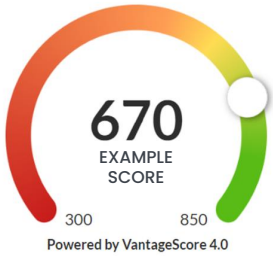
SafeRent SOLUTIONS

VantageScore 4.0 & Your Rental Application



What Factors Impact My VantageScore 4.0?

Payment History — **41%**
Quality and quantity of repayment behavior (satisfactory, delinquent, derogatory)

Total Credit Usage — **20%**
Proportion of available credit used or owed on accounts

Credit Mix & Experience — **20%**
Length of credit history and types of credit

New Accounts Opened — **11%**
Number of recently opened credit accounts and credit inquiries

Balances — **6%**
Total amount of recently reported balances, current and delinquent

Available Credit — **2%**
Amount of credit still available to you on your accounts

Understanding Your VantageScore 4.0

VantageScore was established in 2006 by the three nationwide credit reporting agencies: Equifax, Experian, and TransUnion. VantageScore 4.0 was developed to provide an objective and consistent review of relevant applicant information, helping landlords and property management companies manage the financial risk involved in evaluating rental applications. SafeRent Solutions does not own or manage VantageScore 4.0.

To request a free copy of your VantageScore, visit www.vantagescore.com. SafeRent Solutions uses VantageScore 4.0, and your score may vary depending on the credit bureau used or on any updates made to your credit report since you requested your score. For more information on VantageScore reason codes, visit www.reasoncode.org.

How Is My VantageScore 4.0 Determined?

Your VantageScore 4.0 results from a mathematical analysis of the information in your consumer credit report, which may include payment history, total credit usage, credit mix and experience, new accounts opened, balances, and available credit.

VantageScore 4.0 represents an estimated risk level that helps predict the likelihood that someone will fulfill their lease obligations. Like other credit scores, it ranges from **300 to 850**: the higher the number, the lower the risk; the lower the number, the higher the risk. Because it is based on real data and statistics, it is more reliable than subjective methods of evaluating your information.

How Is My VantageScore 4.0 Used?

Landlords and property management companies use VantageScore 4.0 and your consumer report to evaluate your application. Each sets its own minimum requirements for approval based on the level of risk it is willing to accept, so your application may be approved at one property and declined at another.

What your score does not include: criminal records, housing court data, civil records, rent-to-income ratio, consumer alternative credit, or additional property management criteria. **These may still affect the landlord's or property management company's decision.**

Additional Factors That Can Negatively Impact My Application

- **Bankruptcies** – status of the filing, whether debt was discharged, and whether performance has improved
- **Collection or Charge-Off Accounts** – debt sold to a collection agency to recover the balance owed, or a loan a creditor has written off as a loss
- **Utility Debt** – debt for basic household services such as gas, water, internet, cable, or phone
- **Consumer Alternative Credit** – payday loans, rent-to-own stores, alternative-credit auto loans, etc.
- **Rent-to-Income Ratio** – the percentage of gross monthly income that would go toward rent
- **Housing Court Data** – evictions for nonpayment of rent and/or other judgments in favor of a landlord/plaintiff; debt owed to a current or previous landlord or property management company
- **Criminal Records** – reportable criminal records that resulted in a conviction

Who Do I Contact If I Have Questions?

SafeRent Solutions does not decide whether your application is approved or declined. If your application is declined, it did not meet the landlord's or property management company's minimum requirements.

To request a free copy of your consumer report, or to dispute any information you believe is inaccurate, contact us using the information below.

Questions? Contact SafeRent Solutions Consumer Support
P.O. Box 3890, Coppell, TX 75019 · ATTN: Consumer Support Department
888.333.2413
Consumer@saferentsolutions.com

© 2026 SafeRent Solutions, LLC. All rights reserved. SAFERENT SOLUTIONS and the logo are trademarks of SafeRent Solutions, LLC and/or its subsidiaries. www.SafeRentSolutions.com