





# RENT REPORTING FOR CREDIT BUILDING



- ✓ **Is accessible to housing providers no matter their size.** Many rent reporting solutions require a minimum volume, we do not!
- ✓ **Is responsive to your needs.** We provide timely and individualized customer support.
- ✓ **Puts the housing provider in the driver's seat.** We offer an affordable and holistic model that gives housing providers the ability to manage the messaging, process and marketing. No fees are charged to residents, nor do we advertise other financial products to residents.

## How much does it cost?

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Housing providers will pay a one-time fixed set-up fee per Property Manager, as well as an ongoing annual service fee. The annual service fee is determined based on the total number of housing units owned across property managers that are set up to report. Esusu and CBA fees for this service allow us to be able to provide you with:

- Assistance generating simpler, consistent data files for submission to the major consumer credit bureaus;
- Renter readiness and opt-in guidance for federally subsidized properties and voucher holders;
- Rental data transmission compliance guidance, data quality control checks, and dispute management assistance; and
- Programmatic expertise and training on credit building, resident outreach, implementation and outcome tracking best practices.

**Please contact CBA at [programs@creditbuildersalliance.org](mailto:programs@creditbuildersalliance.org) for a quote.**

## About CBA and Esusu

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### **About Esusu**

*Esusu Financial, Inc. is a social enterprise with a mission of building tools to cultivate financially healthy communities. Esusu's primary line of business is a rental reporting business allowing tenants to report their rental payments to the credit bureaus via housing providers. By reporting rental data into the credit bureaus Esusu aims to generate efficiencies for housing providers while enabling immigrants, low income, and minority communities establish a more robust financial identity in turn unlock new economic opportunities.*

### **About CBA**

*CBA is an innovative, nonprofit social enterprise that empowers a diverse alliance of nonprofit lenders and asset building organizations to help low- and moderate-income individuals and families build strong credit and other financial assets. CBA's efforts support mission driven affordable and public housing providers to implement rent reporting initiatives in order to help residents build their credit histories and offer them a positive incentive for on-time rent payments*