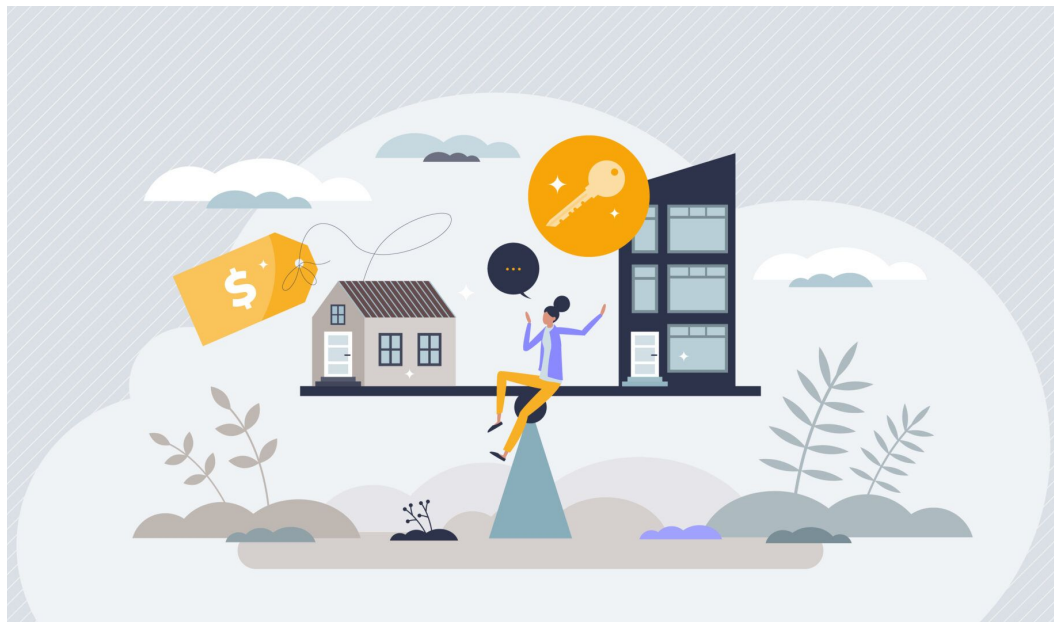


# Regional Rental Wealth Building

May 14, 2025 | 1:00 pm ET



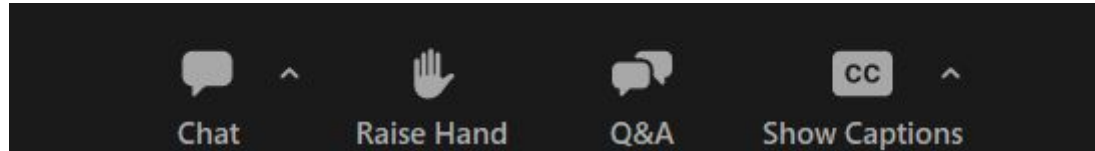
# Webinar Control Panel

## 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

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

## **Heirs' Property: Investing to Preserve Wealth**

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

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

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Grantmakers Advancing Economic Equity

# Speakers

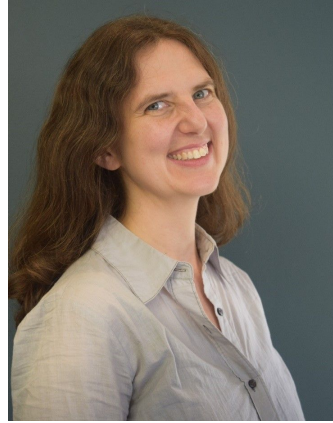
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**Rachel Levy-Culler**  
Housing Innovations  
Senior Specialist  
Credit Builders Alliance  
(CBA)



**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



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Grantmakers Advancing Economic Equity





# Rent Reporting for Credit Building

May 14<sup>th</sup>, 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

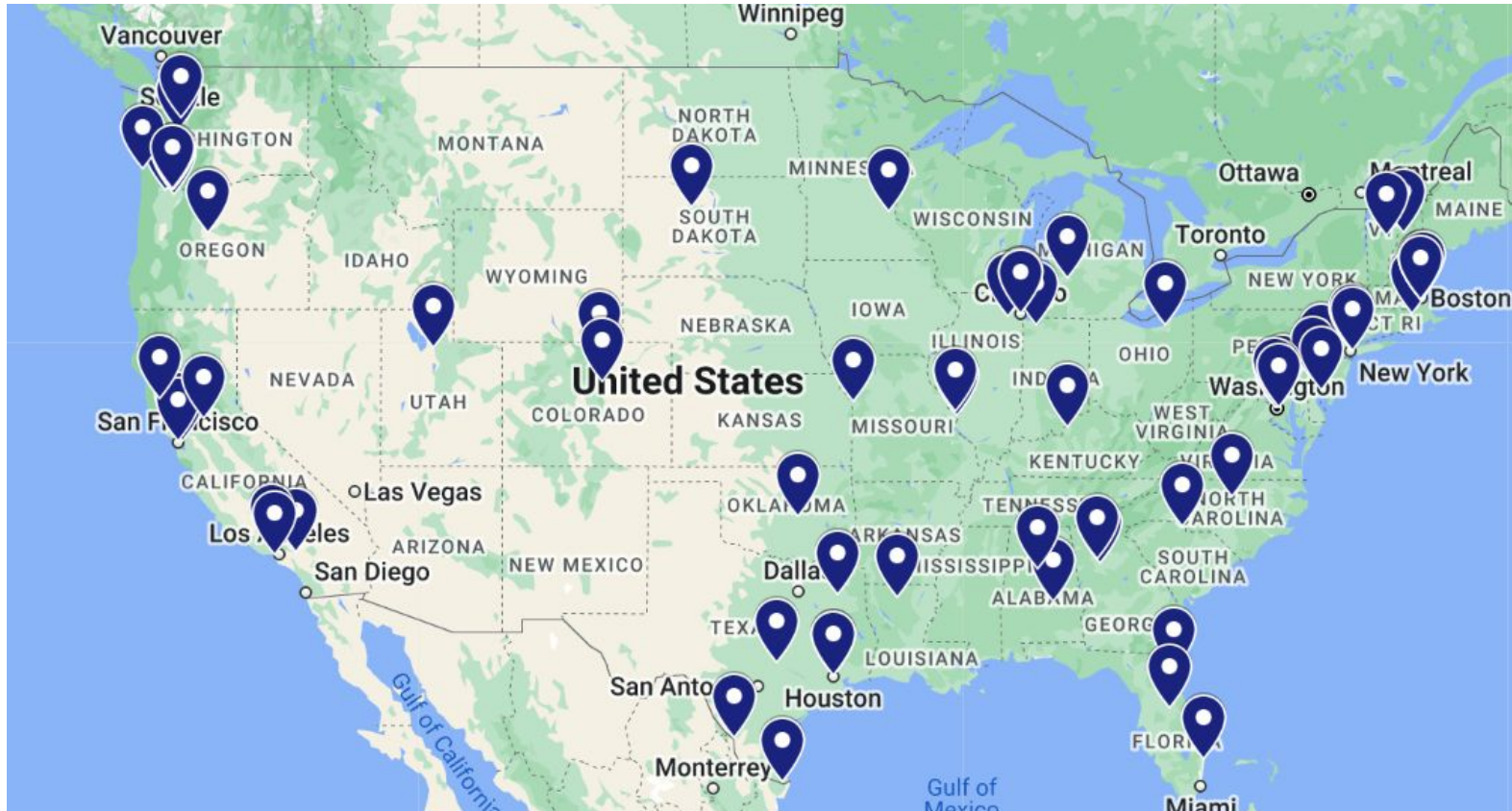
Cell phone  
plans

Insurance  
products

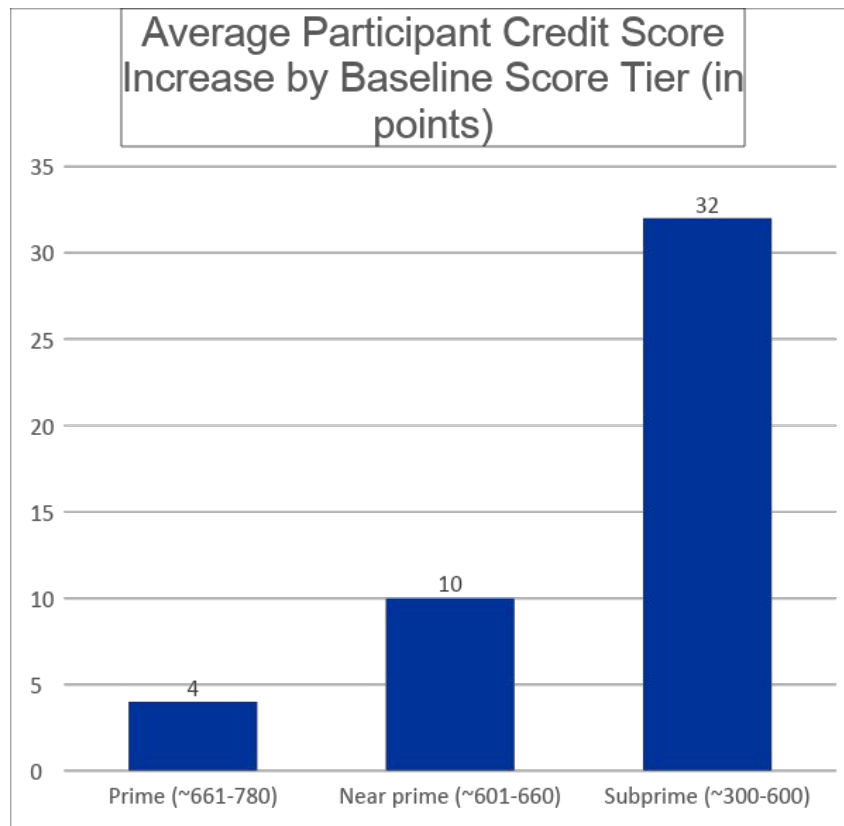
Employment

Asset &  
wealth  
building

# CBA & Rent Reporting



# Rent Reporting Pilot Results



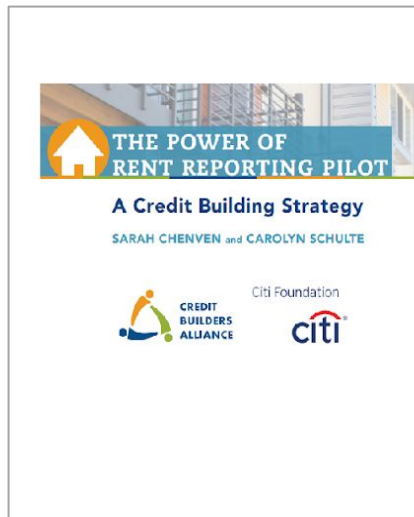
# Unscoreable Pilot Results

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

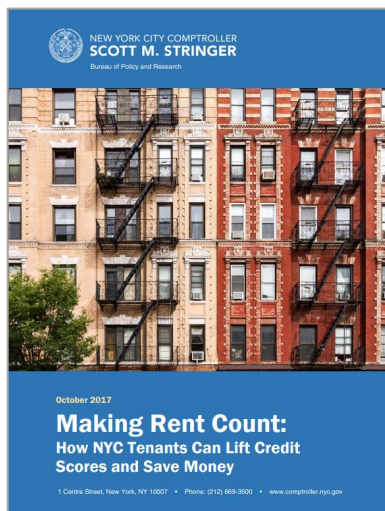
Risk Segment	Percentage of Unscoreable Population	Average VantageScore 3.0 before	Average VantageScore 3.0 after
Prime (~661-780)	72%	N/A	688
Near prime (~601-660)	28%	N/A	646
Subprime (~300-600)	0%	N/A	N/A
<b>Total</b>	<b>100%</b>	<b>N/A</b>	<b>676</b>

# Rent Reporting Momentum: Research

2015



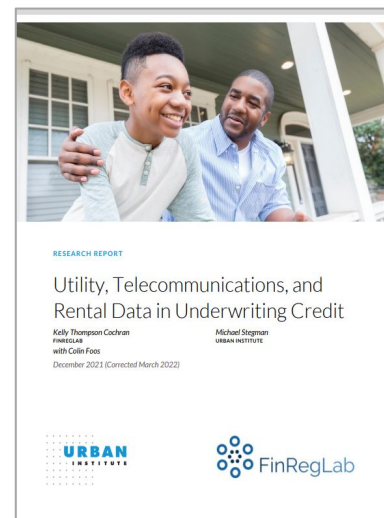
2018



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](http://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](mailto:rentreporting@creditbuildersalliance.org)



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Grantmakers Advancing Economic Equity