



Housing**Link**

LANDLORD TIPS: Renting to Refugees with No Credit History

Establishing a sufficient credit history can be a difficult endeavor for refugees new to the U.S. With little or no savings to draw from, refugees can get caught up living paycheck-to-paycheck for long periods of time. For refugees looking for affordable rental housing, this lack of established credit history can create problems.

Below are a few tips for landlords looking to rent to refugees. Though it may not be possible to access an “official” credit report for refugees, following these tips can be helpful when screening potential refugee renters.

- **Talk to the social service agency working with the prospective renter.** Most refugees in Minnesota have caseworkers guiding them through their transitions in their new homes. The caseworkers have most often worked extensively with their clients, and can vouch for their clients’ credibility and history.
- **Ask them for proof of steady bill payments.** There is a good possibility that they’ve been regularly paying a phone bill, car payment, or bank loan payment. If they can provide cancelled checks or statements showing these regular payments, that’s a good indication they’d be able to reliably make rent payments.