



Tips for Finding a Rental Property with no US Credit History

Below are some tips for finding a rental property with no US credit history. Please reach out to your Destination Services Consultant (DSC) or Destination Program Manager (DPM) with any additional questions.

- **Show Proof of Income or Letter of Employment:** Landlord / management companies often require proof of income using two pay stubs. Most expats will not yet have this when applying for a rental. In the absence of this you can provide a Letter of Employment from your company (on company letterhead) verifying your salary, bonus, and any allowances you will be receiving as part of the compensation package. Generally, Landlords look for an income that is about three times the monthly asking rent
- **Pay More Up Front:** offering to pay two months (first and last months) of rent right away or a larger security deposit might help
- **Provide References:** previous Landlords and employers can provide valuable written recommendations to provide reassurance to a Landlord
- **Sell Yourself:** attach a letter to the rental application explaining your credit history and provide reasons why you would make a great and responsible tenant. You are welcome to add a personal touch if you have children / pets to personalize your application
- **Leverage a Realtor:** realtors are experienced in working with expats and know how to best sell your application to the independent Landlord