



## **Rental Readiness Packet**

- Making the initial phone call**
- Questions to ask about a rental**
  - Essential documents**
  - Landlords contacted tracker**
    - Rental History**
    - Reference sheet**
    - Income tracker**
    - Landlord brochure**
- Brown County Places to Go Guide**
- Understanding your credit score**
  - Rent Smart Workshop flyer**
  - Housing Resource Day flyer**



## Making the Initial Phone Call

Most landlords receive many messages regarding a rental listing. Follow these tips to make a good first impression and improve your odds of receiving a return phone call:

- Pick a time to call when it's quiet and you can concentrate without interruption.
- Call at an appropriate time — between 9 a.m. and 5 p.m. on business days — unless specified in the advertisement.
- Have a paper and pen with you to take notes or record appointment date and time
- Know your schedule so that you are ready to make an appointment to view a rental.
- Decide how you would like to present yourself to the landlord and how to best show that you are a responsible individual (e.g., through your part-time job, volunteer work, research projects, past experience as a tenant).
- Tell them where you found their ad.
- Take a deep breath and prepare yourself to speak calmly, comprehensibly, and concisely.
- If unit is no longer available, ask when they anticipate more openings.
- If you need to leave a message leave all the details clearly
  - Name
  - Return phone number
  - Why you are calling (I am interested in your unit advertised in.....)
  - Something about yourself (I am a student at NWTC, I have been employed with....company for...years)
  - Request an appointment to view the unit
  - Repeat name and phone number
  - Say Thank you



## Questions to Ask About a Rental

Rental ads can be brief and may not provide enough information about the rental. Below you will find examples of questions that you can ask a landlord over the phone or at an open house.

This list is by no means exhaustive and questions should be tailored to your specific concerns. Read the rental advertisement thoroughly before calling a landlord to avoid wasting both the landlord's and your time.

### **Financial questions:**

- How much is the deposit?
- Can it be paid over two months?
- Are any utilities included?
- Has there been a recent rent increase?
- How much do the utilities for this property usually run?
- Do you accept/would you be willing to accept Housing Choice Vouchers
- Other: \_\_\_\_\_

### **Amenities:**

- What appliances are included?
- Does the unit have off-street parking? How many parking spaces?
- Is the unit furnished?
- What type of heating does the unit have (forced air, wall furnace or other)? Gas or electric?
- Is the stove gas or electric?
- Other: \_\_\_\_\_

### **Other:**

- Where is the rental located? What is the address? (if not provided in the ad)
- Is there a bus stop nearby? How far?
- Are the tenants responsible for the upkeep of landscaping? (They usually are.)
- Do you allow pets?
- Other: \_\_\_\_\_



## Essential documents

Gather the following paperwork to create your file:

- Identification: Make a photocopy of your driver's license or passport.
- Have all family members social security numbers prepared, makes copies if necessary
- Proof of employment: Ask your employer for a letter confirming your employment. This letter should specifically state your name, position, length of employment and salary.
- Pay stubs: Many landlords have minimum salary requirements. Make copies of at least your three most recent pay stubs.
- Copy of voucher, ICS specialist's business card, and landlord brochure
- References: Complete provided rental history form with the names and phone numbers of previous landlords. Also provided is a business references form for other contacts who can confirm your financial trustworthiness. If you have a letter of recommendation, include it in your file.
- Provide landlord with RTA and utility worksheet (provided to you at initial appointment)
- Rental application and fee: Some property management websites have applications that you can print and fill out in advance, or you can search for a general rental application online. Don't forget to attach a check for the application and credit report processing fees.

Double-check the application requirements before you attend the showing. These can vary depending on the landlord, and some may require you to pay additional fees or deposits. Don't forget to bring your checkbook so you're prepared to act quickly if the showing and approval process go smoothly. **Remember, a lease is a legally binding document, and you need to read it carefully before signing your name on the dotted line. Also remember, you are responsible for your full rent until ICS payments are authorized.** Best of luck!





**RENTAL HISTORY:**

**APPLICANT:**

**CO-APPLICANT (if applicable):**

1.) Previous Address: \_\_\_\_\_

Previous Address: \_\_\_\_\_

Previous City, State, Zip Code: \_\_\_\_\_

Previous City, State, Zip Code: \_\_\_\_\_

Previous Landlord: \_\_\_\_\_

Previous Landlord: \_\_\_\_\_

Previous Landlord Phone #: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Previous Landlord Phone #: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Move In Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Move In Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Move Out Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Move Out Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Reason for moving \_\_\_\_\_

Reason for moving \_\_\_\_\_

2.) Previous Address: \_\_\_\_\_

Previous Address: \_\_\_\_\_

Previous City, State, Zip Code: \_\_\_\_\_

Previous City, State, Zip Code: \_\_\_\_\_

Previous Landlord: \_\_\_\_\_

Previous Landlord: \_\_\_\_\_

Previous Landlord Phone #: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Previous Landlord Phone #: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Move In Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Move In Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Move Out Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Move Out Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Reason for moving \_\_\_\_\_

Reason for moving \_\_\_\_\_

3.) Previous Address: \_\_\_\_\_

Previous Address: \_\_\_\_\_

Previous City, State, Zip Code: \_\_\_\_\_

Previous City, State, Zip Code: \_\_\_\_\_

Previous Landlord: \_\_\_\_\_

Previous Landlord: \_\_\_\_\_

Previous Landlord Phone #: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Previous Landlord Phone #: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Move In Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Move In Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Move Out Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Move Out Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Reason for moving \_\_\_\_\_

Reason for moving \_\_\_\_\_

\*IF YOU HAVE NEVER RENTED **ON YOUR OWN** PLEASE LIST THE ADDRESS OF WHERE YOU HAVE LIVED

**FOR EXAMPLE: "NEVER RENTED ON MY OWN, LIVED WITH PARENTS."**

## REFERENCE 1

Name of Person:	
Title:	
Name of Business:	
Address:	
Telephone Number:	

## REFERENCE 2

Name of Person:	
Title:	
Name of Business:	
Address:	
Telephone Number:	

## REFERENCE 3

Name of Person:	
Title:	
Name of Business:	
Address:	
Telephone Number:	





## What is the Housing Choice Voucher program?

The Housing Choice Voucher (HCV) Program, is a rent subsidy program funded by the Department of Housing and Urban Development (HUD) and administered by ICS. The purpose of the HCV Program is to provide rental assistance to low income families, veterans, and disabled and homeless individuals.

## What are the Benefits?

- Landlords receive a contracted monthly assistance payment that is on time.
- If the tenant's income decreases, their portion of rent also decreases and ICS' portion can be increased.
- Minimal paperwork and landlords can use their own lease and screening process for tenant selection
- Inspections done by ICS will help you to maintain your property.

Integrated Community Solutions  
2605 S. Oneida St. Suite 106  
Green Bay, WI 54304

Phone: 920-498-3737  
Fax: 920-4983614  
E-mail: [info@ics-gb.org](mailto:info@ics-gb.org)

### Additional Resources:

Payment status can be checked using [HAPcheck.com](http://HAPcheck.com)—to login please use the information provided when your direct deposit was set up. Your username is your Tax ID number or Social Security number, and your password is your ICS account number.

Please see the Landlord Handbook for more detailed information.

**Integrated**   
community solutions

**Integrated**   
community solutions

## Landlord Information

for the

## Housing Choice Voucher Program

### Our Mission:

Bringing people together with quality services that promote self-sufficiency.





## How Does a Landlord Participate in the HCV Program?

Any landlord willing to work within the guidelines can rent their unit on the HCV Program. The unit must meet the Housing Quality Standards (HQS), and the landlord must be willing to maintain and enforce their obligations under the Housing Assistance Payment (HAP) contract. The landlord starts by filling out a Request for Tenancy Approval (RTA). Landlords must provide ICS an email for communication, and be willing to accept payments through direct deposit.

## How Does the Process Work?

- **Tenant Screening**— Landlords should screen for suitability, ICS only screens for program eligibility.
- **Request for Tenancy Approval (RTA)**— The tenant and landlord complete this and return it to ICS. This will help ICS determine if the unit is affordable
- **Housing Inspection**— Once the RTA is received an inspection will be scheduled for the unit by an ICS inspector.
- **Lease and Contract**— After the unit has passed inspection a signed lease and contract is required.
- **Annual Review**— A review is conducted every year to re-verify household composition and eligibility. The unit must also pass inspection annually.

## Frequently Asked Questions

### Who pays for security deposit?

The tenant is responsible for paying the security deposit.

### Who pays for utilities?

This is negotiated between the landlord and tenant. Utility responsibility must be clearly stated in the lease.

### Can the rent be raised over time?

Yes—an owner can request a rent increase after the initial 12 month lease. ICS must receive notification of a rent increase 60 days prior to the effective date.

### What if the tenant doesn't pay their portion of the rent?

The landlord has the responsibility of enforcing non-payment of rent lease violations.



**MEDICAL AND HEALTH NEEDS**

AURORA BAYCARE 2845 Greenbrier Rd.	288-8000
BELLIN HOSPITAL 744 S Webster Ave.	433-3500
BROWN COUNTY COMMUNITY TREATMENT CENTER 3150 Gershwin Dr. Outpatient services and psychiatric hospital.	391-4700
BROWN COUNTY: PUBLIC HEALTH DIVISION 111 N Jefferson St. Immunizations, health information & referrals.	448-6400
DEPARTMENT OF VETERAN AFFAIRS 2851 University Ave.	431-2500
DE PERE HEALTH DEPARTMENT 335 S Broadway St. Immunizations, health information & referrals.	339-4054
FAMILIA DENTAL East: 1931 Main St.—West: 2280 W. Mason St.	(E)499-2770 (W)321-3501
NEWCAP: COMMUNITY HEALTH SERVICES 1540 Capitol Dr. Mental & physical health care for those insured, under insured & uninsured.	430-1350
N.E.W. COMMUNITY CLINIC 622 Bodart St. Clinic for uninsured & low income. Call first.	437-9773
N.E.W. DENTAL CLINIC East: 424 S Monroe St. West: Health Sciences, 2740 W Mason St.	(E)544-0346 (W)272-9300
N.E.W. MEDICAL CLINIC at NWTG Health Sciences, 2740 W Mason St. Healthcare for uninsured/under insured.	498-5436
ONEIDA BEHAVIORAL HEALTH 2640 West Point Rd.	490-3790
ONEIDA COMMUNITY HEALTH CENTER 525 Airport Dr.	869-4829
OUTREACH HEALTH CARE 879 Mather St. Case management & assistance for the homeless.	437-7206
ST MARY'S HOSPITAL 1726 Shawano Ave.	498-4200
ST VINCENT HOSPITAL 835 S Van Buren St.	433-0111
WIC East: 622 Bodart St.—West: 610 S Broadway St.	(E)437-8368 (W)431-0243
WILLOW CREEK BEHAVIORAL HEALTH 351 Ontario Rd.	328-1220

**EMPLOYMENT**

ABR EMPLOYMENT SERVICES	592-9393	SEEK CAREERS AND STAFFING	432-3988
AHEAD HUMAN RESOURCES	436-9887	PERSONNEL CONNECTION	437-1874
WI JOB CENTER	448-6760	RANSTAD	469-3742
IQ RESOURCE GROUP	430-9675	REMEDY INTELLIGENT STAFFING	499-5900
KELLY SERVICES INC.	497-1300	ONEIDA NATION DVR	490-3710
LABOR READY	436-9990	STAFFMARK	497-7463
LOCATE STAFFING	465-9602	TEMPLOYMENT	432-1600
NEW CONTRACTING SERVICES INC.	431-4400	TRILLIUM STAFFING SOLUTIONS	498-9090
ADECCO	497-9697	US TECH FORCE	499-6400

**FINANCIAL HELP**

CATHOLIC CHARITIES	437-7531	FISC OF GOODWILL EXT. 1	569-1598
GUARDIAN SHEPHERDS, INC.	851-3068	MACEY BANKRUPTCY LAW	461-1576
LEGAL ACTION OF WISCONSIN	432-4645	NEIGHBORWORKS GREEN BAY	448-3075
LSS CORP. GUARDIANSHIP & REPRESENTATIVE	435-1367	NEWCAP INC.	800-242-7334

**TRANSPORTATION**

ADA PARATRANSIT People with disabilities who are unable to use regular fixed-route bus systems. Dr. verification is required.	448-3452
CURATIVE CONNECTIONS	227- 4272
FORWARD SERVICE CORPORATION Vehicle repair or purchase program.	940-6066
GREEN BAY METRO	448-3450
MV TRANSPORT Para-Transit Rides.	448-3185
NEWCAP: MY GARAGE & WORK N WHEELS Simple repairs/maintenance & auto purchase assistance.	800-242-7334
VEYO Non-emergency medical transportation	866-907-1493

**CASE MANAGEMENT/SYSTEMIC CHANGE**

CIRCLES GREEN BAY Classes for adults who would like to stop the cycle of living in poverty.	593-3474
FAMILY SELF-SUFFICIENCY PROGRAM (ICS) Program for families receiving Housing Choice Voucher.	498-3737
NEWCAP	800-242-7334
PATHWAY OF HOPE (THE SALVATION ARMY) Program to promote self-sufficiency for families.	593-2363
ST. VINCENT DE PAUL GREEN BAY "Getting Ahead Workshop". Attend weekly in a supportive setting to create a path toward stability.	435-4040 EXT. 222 or 219

**24 HOUR SERVICES**

CRISIS CENTER	436-8888	GREEN BAY POLICE	448-3200
ASHWAUBENON PUBLIC SAFETY	492-2995	HOBART/LAW. POLICE	869-3800
DE PERE POLICE	399-4078	PULASKI POLICE	822-5110
BROWN COUNTY SHERIFF'S	448-4200	SEXUAL ASSAULT CENTER HOTLINE	436-8899
ASK-A-NURSE	399-4078	(211) TOLL FREE #	877-947-2211
GOLDEN HOUSE (DOM. VIOL.)	432-4244	VETERANS CRISIS HOTLINE	800-273-8255
TRANS LIFELINE	877-565-8860	HOMELESS VET HOTLINE	877-424-3838
SUICIDE PREVENTION LIFELINE	800-273-TALK	HOPELINE (SUICIDE TEXTLINE)	Text HOPELINE to 741741

**OTHER SERVICES**

VIVENT HEALTH	437-7400	LEGAL ACTION WI	432-4645
THE BRIDGE, INC. - ALCOHOL/DRUG	465-6878	DIV. VOCATIONAL REHAB. (DVR)	448-6760
CAR SEAT INSPECTION	448-6432	NEIGHBORWORKS GREEN BAY	448-3075
FAIR HOUSING COUNCIL	877-647-3247	NEWCAP, INC. (CRISIS NAV.)	800-242-7334
MEDICAID	800-291-2002	SOCIAL SECURITY	888-862-4811
PRIDE CENTER	465-2167	VET SRVC. OFFICE	448-4450
ONEIDA COMM. SUPPORT	490-3775	LAUNDRY LOVE: LAUNDRYLOVEGREENBAY.ORG	
HOPECHATS COMMUNITY: PEER RECOVERY		HOPECHATSCOMMUNITY.COM	



**BROWN COUNTY:  
PLACES TO GO**

**EMERGENCIES-CALL 911**

**CRISIS CENTER: 24 HOURS**

Phone: 436-8888

Walk-in: 3150 Gershwin Dr.

**Non-Emergency Information:**

Phone: 2-1-1

Text: Txt211 (898211)

**Brown County Homeless & Housing Coalition**

P.O. Box 334  
Green Bay, WI 54305-0334

Email: [bhomelesscoalition@gmail.com](mailto:bhomelesscoalition@gmail.com)

Web: [bchhcwi.org](http://bchhcwi.org)

\*Revised 9/2021: Destroy prior editions

**RENTAL ASSISTANCE, EVICTION PREVENTION,  
SHORT-TERM HOUSING ETC.**

*\*Please call agencies directly for addresses*

CENTER FOR VETERANS ISSUES	435-5495
DEPT. OF VETERAN AFFAIRS	431-2500
ECUMENICAL PARTNERSHIP FOR HOUSING Transitional Housing (need referral), Long-Term Housing (need referral) & Homeless Prevention	920-655-9045
FORWARD SERVICE CORPORATION 1st month's rent, security deposit & eviction assist.	800-771-8420
GREEN BAY HOUSING AUTHORITY	492-3790
HABITAT FOR HUMANITY	593-3921
HOUSE OF HOPE GREEN BAY Housing Stability Prog. for families with children.	884-6740
INTEGRATED COMMUNITY SOLUTIONS	498-3737
NEWCAP, INC. Housing & rental assistance.	1-800-242-7334 EXT. 1108
ONEIDA COMPREHENSIVE HOUSING DIVISION	869-2227
THE SALVATION ARMY Rental assistance— by appointment only.	593-2379
ST. VINCENT DE PAUL GREEN BAY Resource Center-Call to schedule home visit.	435-4040 EXT.102
TRANSFORMATION HOUSE Emergency & transitional housing needs.	857-9611
WISE WOMEN GATHERING PLACE Eviction prevention, transitional living (for victims of crime) & Safe Parking.	490-0627

**Other Resources:** [bchhcwi.org/longer-term-housing-assistance/](http://bchhcwi.org/longer-term-housing-assistance/)

**PANTRIES & EMERGENCY FOOD**

BROWN COUNTY FOOD & HUNGER NETWORK Call for information about the many food pantries in our area, and which one is closest to you.	2-1-1
PAUL'S PANTRY 1520 Leo Frigo Way M, T, W & Fri. 9:00AM-1:00PM (New registration before 12:00PM). Sat: 9:00AM-12:00PM (New registration before 11:00AM) Rides home are available based on need/availability.	433-0343
THE SALVATION ARMY 626 Union Ct. Mon-Fri by appointment.	593-2379

**SHELTERS**

CNTR. FOR ADVOCATING, BELIEVING, ACHIEVING Serves families experiencing homelessness.	823-3404
GOLDEN HOUSE 1120 University Ave. or For victims of domestic violence	432-4244 1-877-431-4321
HOUSE OF HOPE GREEN BAY Homeless unaccompanied youth 0-17. Pregnant/parenting youth 17-24 & their children.	884-6740
FREEDOM HOUSE 2997 St Anthony Dr. Christian shelter for families with children.	432-4646
NEW COMMUNITY SHELTER 301 Mather St. Shelter, case mgmt., support services & classes for adults. Need ID to prove Brown Co. residency.	437-3766 EXT. 0
SAFE SHELTER 2155 Hutson Road For families with children.	932-3383
ST JOHN THE EVANGELIST HOMELESS SHELTER 411 St John St. Serves adult men & women November 1-April 30, 5:00PM-9:00AM Summer Safe Sleep: 9:00PM-6:30AM	436-9344

**WHERE TO EAT**

ADRC Congregate meal sites for those 60+	448-4300
BOYS & GIRLS CLUB OF GREEN BAY West: 311 S Oneida St. East: 1451 University Ave. Serves youth (7-18). Member dinner Mon-Fri at 5:30PM	494-7090
MANNA FOR LIFE 1599 University Ave. Lunch: Mon-Fri, 11:00AM-1:00PM	437-3629
NEW COMMUNITY SHELTER 301 Mather St. Hot Meals: Everyday, 5:00PM-6:00PM Sat/Sun & Holidays, 11:30AM-12:30PM	437-3766
THE SALVATION ARMY 626 Union Ct. Lunch: Mon-Fri, 11:15AM-12:15PM	593-2379
LOAVES AND FISHES COMMUNITY MEAL PROGRAM Westside Moravian Church: 1707 S Oneida St. Breakfast: 4 <sup>th</sup> Sat. of the mo. from 8:00AM-10:00AM	499-4433

**CLOTHING ASSISTANCE**

COMMUNITY CLOTHING CLOSET (GB FIRST CHURCH) 1460 Shawano Ave Open every Sunday after church service— 11:00AM	497-2800
COMMUNITY GIVING CLOSET (HOPE COMM. CHURCH) 1021 Hillcrest Heights Open 1st & 3rd Wednesday of the month from 2:00-6:00	471-3858
DE PERE CHRISTIAN OUTREACH THRIFT STORE 506 Butler St. West Side, De Pere Call first. Mon-Fri from 10:00AM-3:00PM *Must be a De Pere resident.	339-1060
LOVE LIFE West: Hope Center, 505 Clinton St. East: Central Church, 831 Schoen St. Can offer baby supplies from 1:00PM-4:00PM on Thurs.	497-1087 468-5414
MANNA FOR LIFE MINISTRIES 1545 University Ave. M-F: 9:00AM-5:00PM; Saturday 9:00AM-2:00PM	437-3629
SEVENTH-DAY ADVENTIST COMMUNITY SVCS CENTER 1414 Shawano Ave. Wed 1:00PM-4:00PM	494-3530
ST. VINCENT DE PAUL GREEN BAY Resource Center-920 Weise St., Suite B	435-4040 EXT.102
YWCA WOMEN'S CAREER CLOSET 230 S Madison St. Interview & career clothing for women. Walk-in (with photo ID): Tue 1:00PM-4:00PM, Wed 2:00PM-5:00PM, Thursday 3:00PM-6:00PM	432-5581 EXT. 143

**ENERGY & UTILITY ASSISTANCE**

BROWN COUNTY HEALTH & HUMAN SERVICES (WHEAP)	448-6460
DE PERE CHRISTIAN OUTREACH (De Pere Residents)	339-1060
FORWARD SERVICE CORPORATION Emergency Assistance	800-771-8420
NEWCAP UTILITY PAYMENTS	800-242-7334
ONEIDA NATION SELF-SUFFICIENCY & WHEAP	490-6800
THE SALVATION ARMY	593-2379

**MCKINNEY VENTO**

ASHWAUBENON	492-2935	HOWARD-SUAMICO	662-8074
DE PERE	983-2456	WEST DE PERE	337-1393
GREEN BAY	448-7326	DENMARK	863-4024

**INFORMATION AND ASSISTANCE**

A&A ALEXANDRINA CENTER LTD. 1600 Shawano Ave #106 Pregnancy Care Center	435-4191
AGING & DISABILITY RESOURCE CENTER (ADRC) 300 S Adams St. Advocacy & services for adults w/ a disability or 60+	448-4300
BROWN COUNTY HEALTH & HUMAN SERVICES 111 N Jefferson St. Childcare/Financial/Med. Assist. & FoodShare *BAY LAKE CONSORTIUM (for questions or changes)	448-6000 888-794-5747
CASA ALBA MELANIE: RESOURCE CENTER 314 S Madison St. Information & resources for the Hispanic community.	445-0104
CIRCLES OF SUPPORT Offender transitional support.	1-877-490-3120
FAMILY & CHILDCARE RESOURCE OF N.E.W 201 W. Walnut St. Suite 100. Parenting prog., childcare referrals & resource center.	432-8899
GOLDEN HOUSE 1120 University Ave. Domestic violence program; Support services.	432-4244 or 1-877-431-4321
THE MICAH CENTER 612 Stuart St. Daytime drop in center for adults who are homeless.	617-8700
NEWCAP, INC. Serves low-moderate income singles & families.	1-800-242-7334
OPTIONS FOR INDEPENDENT LIVING 555 Country Club Rd. Services & resources for individuals with disabilities.	490-0500
PRISON MINISTRY FAMILY SUPPORT Central Church, 831 Schoen St Those w/ a loved one incarcerated/released.	712-4526
THE CENTER FOR YOUTH 932 Cherry Street (Cherry & Webster) Serving unaccompanied youth under 18	823-3404
WE ALL RISE 430 S Webster Ave General resource center for African Americans.	785-9115
WELLSPRING 413 Dousman St. Drop in center for women.	857-9587
WISCONSIN DEPT. OF VETERANS AFFAIRS Outreach & Recovery Regional Coordinator	246-7277

# Understand your credit score

---

Banks, credit card companies and other businesses use credit scores to estimate how likely you are to pay back money you borrow.

A higher score makes it easier to qualify for a loan or lower interest rates. Many scores range from 300-850, but different companies use different ranges.

## You have many credit scores

You can have more than one score, because:

- Lenders use different scores for different products.
- There are many different credit scoring formulas.
- Information can come from different credit reporting sources.

For example, your credit card score could be different from your home loan score, and the scores you purchase online could be different from both of those.

For some people, these differences aren't that big. But because lenders use different scores, you might qualify for lower rates with one lender and not another. It can pay to shop around.

## Where do credit scores come from?

Your credit scores are generally based on information in your credit reports. This information is reported by your creditors to credit reporting companies. The three biggest are Equifax, Experian and TransUnion.



Several variables affect your credit score:

- How many credit accounts you have
- How long you've had those accounts
- How close you are to your credit limit
- How much credit you have left
- How often your payments have been late
- Other factors

## How to raise your score

- **Pay your bills on time, every time.** One way to make sure your payments are on time is to set up automatic payments, or set up electronic reminders. If you have missed payments, get current and stay current.
- **Don't get close to your credit limit.** Credit scoring models look at how close you are to being "maxed out," so try to keep your balances

low in proportion to your overall credit limit. Experts advise keeping your use of credit at no more than 30 percent of your total credit limit.

- **A long credit history will help your score.** Credit scores are based on experience over time. Your score will improve the longer you have credit, open different types of accounts, and pay back what you owe on time.
- **Be careful closing accounts.** If you close some credit card accounts and put most or all of your credit card balances onto one card, it may hurt your credit score if you are using a high percentage of your total credit limit. Frequently opening accounts and transferring balances can hurt your score too.
- **Only apply for credit you need.** Credit scores look at your recent credit activity as an indicator of your need for credit. If you apply for a lot of credit over a short period of time, it may appear that your economic circumstances have changed for the worse.

## Your credit report matters as much as your score

Mistakes in your credit reports could hurt your credit history and credit score, so check them regularly. You can get one free credit report from each of the big three credit reporting companies every 12 months. Go to [annualcreditreport.com](https://annualcreditreport.com) or call 877-322-8228.

### When you get your report, look for:

- Mistakes in your name, phone number, or address.
- Loans, credit cards, or other accounts that are not yours.
- Reports saying you paid late when you paid on time.

- Accounts you closed that are listed as open.
- The same item showing up more than once (like an unpaid debt).

## How to fix mistakes


If you find something wrong in your credit report, you may contact both the credit reporting company and the creditor that provided the information. Explain what you think is wrong and why. Include copies of documents that support your dispute.


Your credit reports will come with instructions on how to dispute mistakes.


## Submit a complaint

Have an issue with a financial product or service? We'll forward your complaint to the company and work to get a response from them.

 Online  
[consumerfinance.gov/complaint](https://consumerfinance.gov/complaint)

 By phone  
(855) 411-CFPB (2372)  
(855) 729-CFPB (2372) TTY/TDD

 By fax  
(855) 237-2392

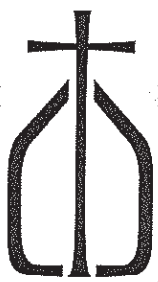
 By mail  
Consumer Financial Protection Bureau  
P.O. Box 4503  
Iowa City, Iowa 52244

# Rent Smart Workshop

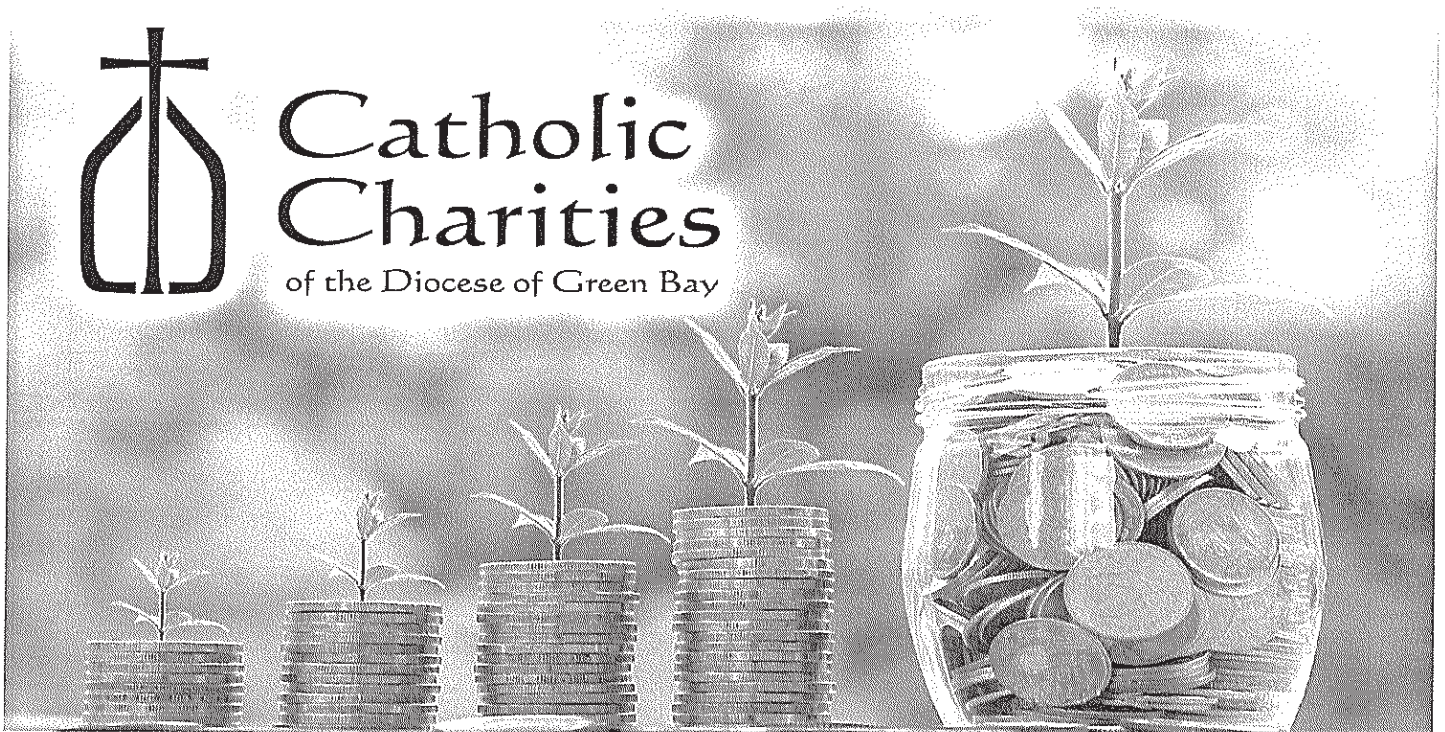
Renting is a big step. Learn to navigate through the ins and outs of renting by attending Rent Smart.

In this workshop you will learn to find affordable housing, plan for monthly expenses, landlord and tenants rights and responsibilities, and how to protect yourself against evictions and loss of housing.

**Call 920-272-8234 to RSVP or to find out more information.  
Free to attend.**



**Catholic  
Charities**  
of the Diocese of Green Bay





# Housing Resource Day



**Do you Worry about having a place to sleep at night?**

**Come meet with the following providers:**

- Green Bay Housing Authority
- NEW Community Clinic Benefits Access Coordinator
- Newcap
- McKinney Vento School Social Workers
- Ecumenical Partnership for Housing
- RE Management
- Forward Service Corporation
- Veteran Affairs HUD VASH program
- Integrated Community Solutions
- W2
- House of Hope
- Brown County Veterans Service
- Northeast Wisconsin Technical College

**Last Wednesday of the month – 1:00-3:00PM**

**Trinity Lutheran Church-330 South Broadway**

**\*Parking and entrance is on the backside of the building (S. Chestnut Ave)**

**In effort to be as productive as possible while you attend, please have the following items with you to prepare for any applications you intend to submit: Photo ID, Proof of Residency (multiple types), Social Security Cards and Birth Certificates for household members, Lease and Eviction Notice**

**\*Please note that childcare will not be provided and translation services may be limited**