



Positive Rent Payment History

Stacey Shifman

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Creating more opportunities for homeownership

Credit history is a key consideration when lenders evaluate a borrower, but fewer than 5% of renters have their rent payments reported on their credit report, putting many prospective first-time homebuyers at a disadvantage.



Positive Rent Payment History

What is the Positive Rent Payment History (PRPH) feature?

Borrowers who have paid rent consistently can have their lenders consider their payment history through Desktop Underwriter® (DU®) to help them qualify for a mortgage.

How does PRPH work?



Desktop Underwriter uses data from a **Verification of Asset** (VOA) report ordered by a lender to observe financial transactions



Recurring transactions, when identified as **rent payments and observed over 12 months**, are incorporated in the borrower's credit assessment



The goal is to **increase the likelihood of an Approve/Eligible** recommendation for renters

Why is PRPH so important?

- To help **increase homeownership opportunities for borrowers**, we enhanced DU to consider positive rent payment history in the credit risk assessment
- Including positive rent payment history in our credit evaluation shows the **innovative potential of using electronic data** to identify applicants who have historically been excluded from mortgage credit
- Using rent payment history promotes a more **inclusive credit evaluation**, while strengthening the industry's ability to lend to underserved borrowers safely and soundly
- We believe this will **increase the number of applicants**—among those who consistently meet their rent payment obligations—who receive an Approve/Eligible recommendation in DU.



More resources are available



Enhancement Page

For everything you need to know about positive rent payment.



FAQs

Get answers to frequently asked questions.



eLearning Course

Get step-by-step instructions in the online course.

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