Preparing a Rental Application and Understanding Credit Checks

Vernon J. DeFlanders Sr. · NextGenAdults · Revised September 27, 2026

Check the rules where you live

This is general educational guidance, not legal advice. Lease terms and state, local and federal protections can differ. Verify entry notice, deposit deadlines, fees, application screening and move-out rules with your local housing authority or a qualified legal-aid provider before acting. A lease does not override applicable law. Keep dated copies of notices, requests, payments and responses.

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Introduction Applying for a rental property involves more than just filling out a form. To secure the apartment you want, you need to submit a strong application, provide supporting documents, and understand how your credit score can impact your chances. This guide walks you through the key steps and explains what landlords look for during the screening process.

Gathering Essential Documents

Proof of Income

Landlords want to see that you can reliably afford the rent. Prepare recent pay stubs, bank statements, or a letter from your employer verifying your income. If you’re self-employed, tax returns or invoices can serve as proof.

Personal Identification

You’ll typically need a government-issued ID, such as a driver’s license or passport. This confirms your identity and ensures the landlord can run a background check. Having this ready speeds up the application process.

Creating a List of References

Previous Landlords

References from past landlords can reassure the new landlord that you're a responsible tenant. Provide their names, phone numbers, and a brief description of your rental history. Choose landlords who can vouch for your timely rent payments and good behavior.

Professional and Personal References

If you don't have rental history, consider professional references or long-term acquaintances who can speak to your character. Employers, colleagues, or mentors can attest to your reliability and trustworthiness. Make sure your references are prepared to take calls from the landlord.

Filling Out the Application Form

Contact Information and Employment Details

Double-check that you've provided accurate contact information, including your current address, phone number, and email. When listing your employer, include their name, address, and your job title. Clear, correct information helps landlords verify your background quickly.

Additional Occupants and Pet Information

If you have roommates, list their names and whether they'll also be on the lease. If you have pets, provide their breed, size, and any pet references or certifications. Transparent communication about other occupants and pets avoids complications later.

Preparing for the Credit Check

Knowing Your Credit Score

Landlords use credit checks to evaluate your financial responsibility. It's a good idea to know your credit score beforehand. A credit report and a credit score are different; a free report may not include a score. Review your reports for errors and use a reputable source for any score you choose to check.

Addressing Credit Issues

If your score is lower than you'd like, prepare to explain why. Past medical bills, student loans, or a one-time financial emergency might be viewed more leniently if you can show you're back on track. Consider adding a letter of explanation with your application.

Including a Cover Letter

Making a Positive Impression

A brief, polite cover letter can help set you apart from other applicants. Introduce yourself, explain why you're interested in the apartment, and highlight your strengths as a tenant. Even a few sentences can make a landlord more inclined to choose you.

Addressing Concerns Proactively

If you have any potential red flags—such as a gap in rental history or a lower credit score—use the cover letter to address them. Be honest, but also focus on the steps you've taken to improve your situation. Proactive communication can build trust.

Understanding the Screening Process

What Landlords Look For

Landlords typically check your rental history, income, and credit score. They want to ensure you're financially stable, have a good record of on-time rent payments, and haven't been evicted. Having your documents in order makes this process smoother.

Timeframe for Approval

After submitting your application, it might take a few days to a week to hear back. Be patient, and avoid calling the landlord multiple times for updates. If you've prepared thoroughly, you've done your part—now it's up to the landlord's review process.

Common Application Fees

Background and Credit Check Fees

Landlords often charge a fee to cover the cost of running credit and background checks. This can range from $20 to $50 or more, depending on local laws and the landlord's policies. Make sure you know these costs upfront so you're not caught off guard.

Holding Deposits

Some landlords request a holding deposit to reserve the unit while your application is processed. If the landlord approves your application, this amount is usually applied to your first month’s rent or security deposit. Ask for a receipt and clarify refund policies before paying.

Evaluating Multiple Applications

Submitting to More Than One Landlord

If you’re applying to multiple apartments, keep track of where you’ve applied and what each landlord requires. Use a simple spreadsheet to note each application’s fee, deadline, and required documents. Staying organized increases your chances of securing a lease.

Prioritizing Your Top Choices

If you receive multiple offers, consider factors like location, price, and lease terms before making a final decision. It’s tempting to say yes to the first approval, but weighing your options can lead to a better long-term rental experience.

Using a Co-Signer If Needed

When to Consider a Co-Signer

If you have a low credit score or limited rental history, a co-signer can improve your chances of approval. A co-signer—often a parent or relative—agrees to take financial responsibility if you can’t pay the rent. Landlords view this as extra security.

How to Arrange a Co-Signer Agreement

Make sure your co-signer is willing to provide their own financial information, such as proof of income and a credit check. They’ll typically need to sign a separate agreement or be added to the lease. Having a reliable co-signer can make the difference between getting approved or denied.

Finalizing Your Rental Application

Double-Checking All Details

Before submitting your application, go through everything one last time. Confirm that contact details, income figures, and reference information are accurate. Ensuring there are no errors can prevent delays or complications.

Submitting and Following Up

Submit your application and all required documents according to the landlord’s instructions. Once submitted, wait a reasonable amount of time before following up. Being polite and professional shows you’re serious about the rental and respectful of the landlord’s time.

Conclusion Preparing a rental application and understanding credit checks can seem daunting at first, but with careful planning and organization, you’ll set yourself up for success. By gathering the right documents, building strong references, addressing any credit concerns, and staying transparent, you’ll increase your chances of securing the apartment you want. With this guide, you’re ready to navigate the process confidently and efficiently.