



Frequently Asked Questions

Rent Reporting



Credit Reporting

1. Which credit agencies does Esusu report to?

Esusu reports to the 3 major credit bureaus (**Equifax, TransUnion, and Experian**).

2. From which credit bureaus does Esusu receive credit scores?

Esusu receives credit score data from Equifax. Getting credit score data from multiple bureaus is redundant as there are rarely, if ever, material differences between the scores.

3. Which credit scoring model, or models, does Esusu receive from Equifax?

At present we only receive VantageScore 3.0 models. All dashboard analysis is conducted with VantageScore.

4. Do you collect data on resident credit scores, on-time payments, and delinquency for residents in the properties in which you operate who are opted out or not enrolled in rent reporting?

We ingest all payment data provided in order to communicate with residents that rent reporting services are being implemented at properties where they live and give them an opportunity to opt out. The data is only used for the purpose of reporting and ESG analytics. Any other data uses require consumer permission (e.g. consumer requests Esusu data be used for FHA Loan). If renters opt out we delete any data that we are not required to keep by law. Under the FCRA we are required to keep certain consumer data points for 7 years for consumer dispute resolution. Our services only report on time rental payment information to the credit bureaus for residents who have not opted out of our services.

5. Who are Esusu's current customers?

Esusu works with over 35% of the National Multifamily Housing Council (NMHC) Top 50 Owners/ Operators. (For reference, [NMHC Top 50 Owners / Operators](#))

6. What is Esusu's strategic plan for operating and/or growing the credit reporting business?

At a high level, Esusu has surpassed the 'market validation' phase and is therefore laser focused on scale. The growth plans include increasing coverage among existing clients (land and expand), bringing on new multifamily owners/operators and entering other sectors of rental housing (e.g., single family rentals, student housing, etc.). Refer to stats corner for more details.



7. What are the 3rd party integration requirements?

Esusu integrates with many of the leading property management software solutions. If your property management software is not an existing integration partner our team can provide insight as to whether or not it is on our integration roadmap. If it is not, we can explore a flat file approach to reporting.

Enrollment

1. What are the terms and conditions for renters who register?

Terms and conditions can be found [here](#).

2. How does Esusu communicate with potential residents?

Esusu provides various marketing to residents, such as welcome emails, text messages, mailers and fliers that can be posted at property sites. We have customizable solutions to meet all levels of digital enablement.

3. How long does it take to onboard new landlords/property managers?

On average we onboard new clients within 8 weeks.