

From Denied

To

APPROVED



REALTOR 

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AshleyTheHouseHustler

**Your Step-by-Step Blueprint to Getting Approved
for Your Next Rental-Even with Bad Credit**

Presented By:

AshleyTheHouseHustler

License Realtor

www.abarker.realtor

Welcome

Hey there, I'm Ashley- also known as Ashley the House Hustler. I've created this guide to help renters, single parents, struggling families, and anyone who's ever heard **DENIED** from a landlord or, property management company -(PMC) because of Credit, Income, or even Evictions.

Working in the real estate Industry I've seen how difficult it can be to find stable housing with bad credit or limited resources. Trust me- you're not stuck you just need the right strategy. That's what this guide is here to give you.

Inside, You'll Find

- Easy ways to understand and improve your credit
- Tips for making landlords say **Approved** to your Rental Application
- Templates, Resources, and Action Steps to take TODAY!

Now Let's Turn Your **Denied** into **Approved**
Let's Hustle!



Section 1

Understanding Your Credit



Why Credit Matters for Renters:



- Most Landlords Check your credit before they hand over the key, of course there are many factors that have to fall in line before you can receive the keys. Credit is one of the top three key factors that play a role in one's approval or denial.
- Credit tells landlords, property management companies that you are either likely or unlikely to pay your rent on time. However, even with bad credit, you still have options- and this guide will show you how to work with what you've got,

What's a Good Credit Score?

Here's how most landlords or PMC's view credit scores:





<u>Score Range</u>	<u>Credit Rating</u>	<u>Landlord/PMC -View</u>
750-850	Excellent	You're Golden-No Stress
700-749	Good	Very likely to get approved
650-699	Fair	Might need strong income/Docs
600-649	Poor	Might need a co-signer or extra proof
Below 600	Bad	Approval is tougher-But not impossible



What's in Your Credit Score?

Your score is made up of 5 Things:

1. Payment History- 35%

Do you pay on time?

2. Credit Usage-30%

How much of your credit are you using?

3. Credit Age- 15%

How long have you had your credit accounts?

4. Credit Mix-10%


Do You have a mix of cards, loans, etc.?

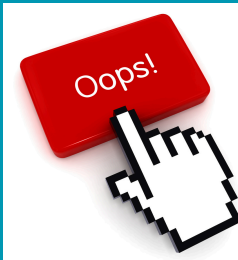
5. New Inquires-10%

How often do you apply for new credit





- 



Got Errors on Your Report? Dispute Them.
Mistakes happen, and they can drag your score down.
You have the legal right to dispute any inaccurate info.



Here's a quick template: Below



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Credit Dispute Letter Sample

This is a Sample You can Add or edit the information to fit your need.

[Your Name]
[Your Address]
[City, State, ZIP]
[Date]

[Credit Bureau Name]
[Address]



Re: Dispute of Credit Report Entry

To whom it may concern,

I am writing to dispute the following information on my credit report. The item(s) I am disputing are listed below:

[Describe the item(s): account name, number, and issue.]

This information is inaccurate because [explain]. I have enclosed copies of any supporting documents.

Please investigate and correct/remove the inaccurate item as soon as possible.

Sincerely,
[Your Full Name]
[Date of Birth]
[Social Security Number - last 4 digits only]



How To Fix Your Credit

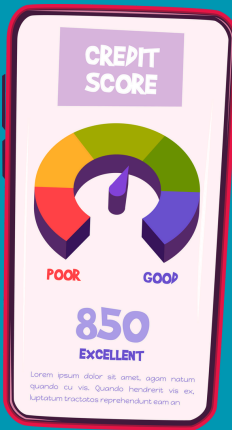
Bad credit doesn't have to keep you locked out of housing. With small, consistent actions, you can boost your score and get approved. Let's start hustling here's how

1. Pay On Time, Every Time

Payment history makes up 35% of your score. If you have current bills—like credit cards, car loans, or utilities—make those payments on time no matter what. Even one late payment can drop your score 50–100 points.



Tip: Set reminders in your phone or use auto-pay if possible.



2. Pay Down Your Balances

Keep your credit card usage under 30%. If your card limit is \$500, try not to carry a balance higher than \$150.



Hustler Tip: Ask your credit card company to increase your limit. That improves your usage without needing to pay anything extra.

3. Don't Close Old Accounts

Credit age matters. If you have old accounts in good standing, keep them open. Closing them shortens your credit history and may lower your score.

4. Become an Authorized User

Ask a trusted friend or family member with good credit to add you as an authorized user on one of their cards. Their good credit history boosts your score—even if you don't use the card.

5. Use a Secured Credit Card

If you're starting from scratch or rebuilding, get a secured card. You deposit your own money (like \$200) as collateral. Use it for small purchases and pay it off every month to build history fast.



Recommend Options:

- Discover It Secured
- Capital One Secured Mastercard
- Chime Credit Builder (no hard credit check)



6. Get a Credit Builder Loan

These are small, low-risk loans that help you build payment history. You “pay yourself” monthly, and when the loan is done, you get the money back.

Check local credit unions, Self, or Kikoff.

7. Dispute Negative Items (If They're Wrong)

Go back to Section 2 and use the dispute letter template to challenge errors on your credit report. Cleaning up just one account can raise your score



8. Use Experian Boost

This free tool lets you add your rent, utilities, and streaming payments to your Experian credit report. Visit experian.com/boost.



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3. Write a Renter Resume

Yep, it's a thing—and it works.

Include:

- Your full name and contact info
 - Employment info
 - Monthly income
 - Rental history
- A short “About Me” paragraph showing you're a responsible tenant



4. Offer a Larger Deposit or Cosigner

If you have the means, offer:

- A double security deposit
- First & last month's rent upfront
- A trusted cosigner (family member or friend with stronger credit)



5. Be Honest About Your Credit

Don't let them be surprised—tell them upfront that you're rebuilding your credit but you're reliable with rent. Include a letter explaining your situation and what you're doing to fix it.

6. Use a Renter Cover Letter

Create a cover letter introducing yourself and why your moving. This Cover letter is a way to break the ice with a private landlord or property management company.

Dear [Landlord's Name/PMC],

My name is [Your Name] and I'm very interested in renting the unit at [Property Address]. I currently work as a [Job Title] and earn \$[monthly income]. I've been at my job for [X months/years], and I'm confident in my ability to pay rent on time.

While my credit is currently being rebuilt due to [brief explanation—e.g., past hardship], I've taken steps to improve it and am happy to provide proof of stable income, references, or a larger deposit.

I take pride in being a clean, respectful, and reliable tenant. Thank you for considering my application—I look forward to speaking with you.

Sincerely,

[Your Full Name]

[Phone Number]

[Email Address]



3. Wayne Metro Community Action Agency

Programs: Emergency housing help, utility assistance, financial coaching

Website: www.waynemetro.org

Phone: (313) 388-9799



Tip: You can apply for multiple forms of support through one intake process.



4. Detroit Land Bank Authority (DLBA)

Opportunity: Buy a home under \$1,000 through the Land Bank's "Own It Now" program

Website: www.buildingdetroit.org

Note: You must commit to renovating the home, but this is a chance to OWN instead of rent.

5. Land Contract Homes

There are homes that offer Land Contract If your intrested send an email with your inquiry



WHY?

- [] Pull your Credit Report (Free from Annualcreditreport.com)
- [] Most Recent Rental History (Remember living with family isn't consider rental history to most PMC's/ Private Landlords
- Rent Ledger (written out rent receipts are sometimes not counted.

Additional Support :

The word no one wants to discuss Evictions

Many times, a name search is done the courts public site.

This is where any public information is found. Anything that's pertaining to landlord tenant cases it can be found on www.micourts.com here can search and city you've live in to be sure there are no evictions on your name.



What To Do If You Have an Eviction?

Write a letter of explanation for any cases that you have. Make sure you have a legitimate reason for your case. Do not play the blame game, slum lord make sure you can provide proof to any claim that's being made to strengthen your application.

Send me an email for further help.



What Is Credit & Why It Matters

why?

Credit is your financial trust score — it tells lenders how responsible you are with borrowing and repaying money. When you use credit cards, loans, or even utilities in your name, that activity gets reported to the credit bureaus. Based on how well you manage your payments and balances, your credit score is calculated. The higher your score, the more likely you are to get approved for housing, cars, credit cards, and better interest rates.

Understanding How Credit Works



How On-Time Payments for 12 Months Can Raise Your Credit Score

Making on-time payments for one full year can dramatically improve your credit score. Here's why:

- 35% of your credit score is based on payment history.
 - Just one missed payment can stay on your report for 7 years, but consistent on-time payments can rebuild your credit faster than most people think.
 - Many people see their score increase by 60 to 100+ points after 12 months of on-time payments — especially if they start with poor credit.
- Even if you've been denied housing or loans in the past, a solid year of consistency can help you get approved in the future.

Detroit-Based Credit Help Resources

U-Snap- Bac

You don't have to do it alone. These local programs offer real help with credit repair, budgeting, and housing support:

- ◆ U Snap Bac (Detroit)

Focused on helping Detroiters rebuild their credit, repair their finances, and restore confidence.

Offers free and low-cost services including credit coaching, budgeting classes, and repair plan.

[Click Here for Website](#)

**14901 E Warren Ave, Detroit, MI 48224
(313) 640-1100**



info@usnapbac.org

New Hope Detroit

- Provides credit and housing counseling, financial education, and programs for first-time homebuyers.
- Works with low- to moderate-income families in Detroit looking to overcome credit barriers and prepare for homeownership.

[Click Here for Website](#)



9487 Evergreen Rd, Detroit, MI 48219
(313) 255-6275



THANK YOU

Thank you for downloading the From Denied to Approved guide — I'm proud of you for taking the first step toward financial freedom and homeownership. Rebuilding your credit and changing your circumstances isn't easy, but you don't have to do it alone.

 Ready to Work Together?

If you're serious about getting approved for housing, buying your first home, or just need someone to walk with you on this journey — I'm here to help.

 Let's connect!

Schedule a free 15-minute consultation today:

 [Click Here](#)

Or send me a email @ ashey@caldwellgroup.org to get started.

Your comeback is loading — let's get to work. 

