

FAQ

Please review the FAQ below. If you still need assistance send us an email and we'll be more than happy to help:

Support@landlordcreditbureau.com

1. Who is Landlord Credit Bureau?

We are an independent, neutral, third party organization that is working to improve the lives of landlords, property managers and tenants. We maintain a database to assist landlords and tenants. We work hard to ensure that all users identification is verified before they use our service, and that the data users are providing is accurate. We provide notifications to all parties regarding their inclusion in the database and multiple dispute resolution processes should there be any inaccuracies or misreported data.

Landlords and property managers need support and information to find good tenants, just the same way good tenants need support and information to find good landlords. Good tenants deserve priority when applying for a place to rent and to have a positive rent record showing that they comply with their legal obligations. Intentionally delinquent tenants should not be able to hide that they are breaching their legal obligations by not paying rent, damaging properties and providing improper notice before they move. Our goal is for all landlords, property managers and tenants to adhere to their legal obligations.

2. There is a problem with what the landlord has entered (i.e. WRONG INFO), what do I do?

Step 1: If a tenant feels their landlord has reported something inaccurate, the first thing they should do is contact the landlord to fix it.

Step 2: Within each Rent Report there is a comments function which allows everyone to have their voice heard, and current and future landlords' can see those comments. Leave a comment stating the problem.

Step 3: If the landlord has written any inappropriate comments, turn the switch beside the comments section to ON. This will notify customer service to investigate.

Step 4: If the landlord refuses to fix the problem, then the tenant can contact LCB to investigate by forwarding: both the landlord's refusal AND proof of the tenant's claim to LCB will then look into the dispute. If anyone uses LCB or the dispute process inappropriately (i.e. lying), they will be banned for life.

Note: Many tenants withhold rent because of a problem they have with the landlord. I.E.:

- not repairing something;
- a dispute over a responsibility;
- etc.

These are not valid reasons to withhold rent or vacate a rental without paying rent. You would need to go through the arbitration process with the landlord & tenancy board in your area.

3. Why are Tenants using this service?

An individual's credit score is their passport to the modern economy, allowing them access to financial tools and services. Credit scores help determine the prices consumers pay for other things, as well as the terms and interest rates on credit cards, mortgages, insurance, and auto loans. Some people lack a credit score, yet many of those same people pay their rent on-time every month.

Together we can help. Studies have shown that factoring rent payments into credit scores results in many renters seeing their score rise materially, and even enabling some to gain a credit score for the first time.

a) Helping good tenants – Tenants who pay rent on-time and are good tenants deserve to be rewarded. Now landlords can help by sharing a tenant's good payment habits with credit bureaus.

b) Improved credit - Tenants can build a credit report, improve their credit score, get preferred treatment by future landlords, and make sure that a potential landlord is someone they want to rent from.

c) Ensure accuracy - It's important to ensure your landlord is reporting accurate information as it will be reported to future landlords and credit bureaus.

4. How can a tenant improve their credit score?

Signup, then ask your landlord to report your on-time rent payments each month. There's no cost to them and most of the process is automated.

5. Is there a membership fee?

No. Free to sign up and use. No credit card required. You can use many of the services for free. There are optional features for a small cost.

6. How can I clear my bad tenant history?

Contact the landlord to whom rent is owed, and negotiate a settlement of the debt. Once that has been done, the landlord can update your record on LCB. You can also login and reply to the report about you so future landlords can read your point of view.

7. Has your data storage server ever been compromised?

No.

8. Where is the data stored, that is reported to your website?

The data is stored on our secure website that is EI3PA compliant. Regulatory bodies require that consumer provided data is securely stored. We take a variety of measures to ensure a high level of security. We won't go into detail here because we don't want to share with any hackers.

9. Does LCB participate in spam e-mail programs?

LCB is bound by Privacy Laws. It does not participate in spam e-mail programs.

10. Why I am being asked to provide answers to security questions?

This is a security measure to authenticate your identity. We do not see your answers nor store them. They are provided directly to a major credit bureau who uses them to verify you and then let us know we are dealing with you and not an identity thief.

11. How are landlords and tenants protected?

We verify all parties' identification first, before allowing them to report anything, using a secure process provided by Equifax. This enables us to make sure that people are who they say they are and thus can be held accountable if they report false information.

Further, we provide a grace period before we report to other credit bureaus so tenants have time to login and make sure the landlord has reported accurate information.

12. How do we provide due process?

All parties are notified when they are reported to Landlord Credit Bureau so they can review the information pertaining to them.

Both tenants and landlords can also review each other in a way that is accessible to other tenants and landlords.

Within each Rent Report there is a comments function which allows everyone to have their voice heard, and future landlords' can see those comments.

There is a switch in each Rent Report to report any inappropriate comments to LCB for investigation.

We also warn all parties in multiple places to only report factual information or they could be liable. This forms part of the contractual agreement upon sign up.

Lastly, any party may contact us for further assistance.

13. How does LCB handle disputes?

If a tenant feels their landlord has reported something inaccurate, the first thing they should do is contact the landlord to resolve the issue.

If the landlord refuses, then the tenant can contact LCB to investigate by forwarding: both the landlords refusal AND proof of payment to

LCB will then investigate. If anyone uses LCB or the dispute process inappropriately (i.e. lying), they will no longer be allowed to use the service.

14. I have login problems. How should I proceed?

Our web site requires permission to use cookies on your computer. If you are experiencing problems when logging in, perhaps this permission has been denied. This can be for several different reasons, but they are all under your control:

- you may have disallowed cookies altogether in your browser;
- you may have the privacy policy in your browser or internet security software/firewall set to a level that stops cookies from being used by this site.

Cookies in this site are used to keep the privacy of your information and reports and to keep you logged on.

Cookies are not used in any way that abuses your privacy or security.

Please change your settings to allow cookies either in your browser or firewall. If you choose not to, we're afraid that we cannot bring you online services.

LCB cannot assist where this is the problem, our Customer Service Reps are not Experts with respect to every browser, operating system etc.