

Zillow is helping 78,000 renters and counting turn monthly bills into credit progress

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Zillow has reported nearly 2 million on-time rent payments to credit bureaus for free since launching its rent reporting program in 2024

- In July, more than 78,000 renters who paid on time through Zillow had their payments reported to credit bureaus. That's 26% more than a year ago, reflecting strong demand for tools that translate rent into credit history.
- Insufficient credit history was responsible for nearly one-third of mortgage application denials in 2025, edging debt-to-income ratio as the most common reason cited.
- Nearly 4 million U.S. renters could become eligible for a mortgage by having their on-time rent payments reflected in their credit history, per VantageScore.

SEATTLE, Aug. 31, 2026 /PRNewswire/ -- Nearly one-third of mortgage applicants are denied a loan because of insufficient credit history, making it the most common reason for a denial.¹ Yet the average renter's biggest monthly expense doesn't count toward their credit score. Zillow® is helping to change that. Since launching rent reporting in 2024, Zillow has reported more than 1.78 million on-time rent payments to credit bureaus for free.

[More than one-third of renters](#) planning a near-term move say they plan to buy their next home, but the credit barrier too often stands in the way. Zillow's [rent reporting programs](#) let renters build credit history with payments they're already making. Those who pay their rent on Zillow can choose to have those on-time payments reported to major credit bureaus for free.

Zillow is continuing to help a growing number of renters build their credit history via this program. More than 78,000 renters had payments reported in July, the most in any single month since the program launched, and up

26% from a year ago.

"Affordability is the headline in housing right now, and access to financing is a very important part of the story," said Michael Sherman, general manager and senior vice president of Zillow Rentals®. "Credit history is a barrier standing in the way of too many potential buyers. Rent reporting is a direct way to address that."

Rent reporting could move millions of renters closer to a mortgage. A [report by VantageScore](#) found that nearly 4 million homebuying age renters could become eligible for a mortgage — reaching a VantageScore 4.0 of 620 or higher — when on-time rent payments are reflected in their credit history.

In November 2025, Zillow expanded its rent reporting program to all renters via its [CreditClimb tool](#), powered by Esusu. This additional offering means that every renter — even those who do not pay on Zillow — can now have their on-time rent payments reported to credit bureaus. Renters who consistently report their payments in Esusu-powered programs like CreditClimb have seen an [average credit score increase of 53 points](#).

"Every on-time rent payment is evidence of the financial responsibility lenders want to see. We are giving renters ways to get credit for what they are already doing every month," Sherman said. "These programs are part of how Zillow supports people wherever they are, from finding a rental, to building credit, to eventually connecting them with a great agent or loan officer when they are ready to buy."

For renters ready to take the next step, Zillow offers tools to help them understand what they can afford and find available assistance. [BuyAbilitySM](#) gives buyers a personalized estimate of what they can afford based on their finances and current mortgage rates. Zillow for-sale listings also include down payment assistance programs buyers may qualify for in their area, helping address another common barrier to homeownership.

About Zillow Group

Zillow Group, Inc. (Nasdaq: Z and ZG) is reimagining real estate to make home a reality for more and more people.

As the most visited real estate app and website in the United States, Zillow connects hundreds of millions of consumers with innovative technology, trusted agents and loan officers, and seamless digital solutions. With industry-leading tools and resources, Zillow supercharges real estate professionals so they can grow their businesses and deliver exceptional client experiences. For renters and housing providers, Zillow offers not only a robust marketplace but a set of end-to-end products and services to streamline applications, leases, payments and more.

Zillow's ecosystem spans the entire home journey — from dreaming and shopping to renting, buying, selling and financing.

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[†] Source: Zillow analysis of 2025 Home Mortgage Disclosure Act data. Credit history was cited for 32.88% of mortgage denials for primary home purchases with conventional loans. That is the highest of any factor. Debt-to-income ratio was cited for 32.86% of denials for primary home purchases with conventional loans.

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