

## Zillow launches CreditClimb to help renters build credit with every rent payment

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The new Esusu-powered tool turns on-time rent payments into lasting credit progress

SEATTLE, Nov. 19, 2025 /PRNewswire/ -- Zillow® is giving renters a new way to turn their largest monthly expense into real financial progress with CreditClimb, an affordable and straightforward credit-building tool powered by Esusu.

Starting today, renters nationwide can [enroll](#) directly through Zillow to have their on-time rent payments automatically reported to all three major credit bureaus for \$20 a year. CreditClimb also lets renters track their credit score and add up to two years of past rent payments to their report, helping them build credit faster.

Nearly [87% of renters](#) don't see their rent payments reflected in their credit reports, a gap that can make it harder to qualify for loans, secure affordable financing or eventually buy a home. Renters using Esusu-powered programs have seen an [average credit score increase of 45 points](#) after consistent on-time reporting, collectively unlocking more than \$30 billion in mortgages after reporting their rent payments.

"Renters have more options when they have paths to establish and strengthen their credit," said [Michael Sherman](#), senior vice president of Zillow Rentals. "That can mean qualifying for better financing, securing their next rental or moving confidently toward homeownership. With CreditClimb, renters can use the rental payments they already make to build credit and strengthen their financial future."

Through Esusu's technology, CreditClimb securely reports payments to Equifax, Experian and TransUnion, ensuring that on-time payments contribute positively to renters' credit profiles. [Enrollment](#) for CreditClimb is open now. Renters simply verify their lease details and payment method, and Zillow and Esusu handle the rest.

"Esusu is honored to support CreditClimb and expand new credit-building opportunities for Zillow users across the country. Credit is more than a number on a page. It is a gateway to dignity, stability, and a chance to pursue the American Dream," said Samir Goel and Wemimo Abbey, co-founders and co-CEOs of Esusu. "By joining forces, Esusu and Zillow are helping millions of renters step into a future where their hard work is recognized, their aspirations are supported, and their dreams are finally within reach."

Since launching free rent reporting for users paying rent on Zillow in early 2024, Zillow has helped more than 147,000 renters turn on-time payments into credit progress. CreditClimb expands that access to every renter in the U.S., reinforcing [Zillow's commitment](#) to helping people not just find a home, but also build lasting stability.

More information about Zillow's rent reporting options is available at [zillow.com/rent/rent-reporting](https://zillow.com/rent/rent-reporting).

## About Zillow Group

Zillow Group, Inc. (Nasdaq: Z and ZG) is reimagining real estate to make home a reality for more people. As the most visited real estate app and website in the United States, Zillow and its affiliates help people find and get the home they want by connecting them with digital solutions, dedicated real estate professionals and easier buying, selling, financing and renting experiences.

Zillow Group's affiliates and brands include Zillow, Zillow Home Loans, Zillow Rentals, Trulia, Out East, StreetEasy, HotPads, ShowingTime+, Spruce and Follow Up Boss.

## About Esusu

Esusu is the leading financial technology platform that leverages data solutions to empower residents and improve property performance. Esusu's rent reporting platform captures rental payment data and reports it to credit bureaus to boost credit scores. Founded in 2018, Esusu reaches over 5 million rental units and 12 million renters across all 50 states in the United States. Learn more at [esusurent.com](https://esusurent.com).

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