Adverse Action Notice (Fair Credit Reporting Act)

A fillable FCRA notice for rental decisions based on a tenant screening report, covering denial, tougher terms, and withdrawn offers

Send this notice whenever a tenant screening report influences a decision against an applicant: a denial, an approval on tougher terms (a larger deposit, a required co-signer, a changed term), or a withdrawn offer. The Fair Credit Reporting Act requires four things, all built into the sections below: the screening agency's full contact details, the statement that the agency did not make the decision, the applicant's right to a free copy of the report within 60 days, and the right to dispute its contents. Complete the delivery record and keep a copy with the application file. Full walkthrough and official sources: clearlegaltips.com/adverse-action-notice-template/

ADVERSE ACTION NOTICE (FAIR CREDIT REPORTING ACT)

1. Applicant and Property

Date of this notice: ____

Applicant name: ____

Rental property applied for (address, including unit): ____

2. The Action Taken

Action (application denied / approved subject to changed terms / prior offer withdrawn): ____

If approved on changed terms, the terms (higher deposit of $, co-signer or guarantor required, other): ____

3. The Consumer Report

This decision was based in whole or in part on information contained in a consumer report (tenant screening report) provided by the agency below. Copy the contact block from the report itself or the screening service's compliance page.

Screening company name: ____

Street address, city, state, ZIP: ____

Telephone (including toll-free number if available): ____

Website for report access, if offered: ____

4. Who Made the Decision

The consumer reporting agency listed above did not make the decision to take the adverse action and is unable to provide the specific reasons why the adverse action was taken. The decision was made by the landlord or property manager named below.

5. Applicant Rights

Under the federal Fair Credit Reporting Act, the applicant has the right to obtain a free copy of the report from the agency listed above if requested within 60 days of this notice, and the right to dispute directly with that agency the accuracy or completeness of any information in the report.

6. Optional Stated Reason

Short factual reason tied to written screening criteria (optional; leave blank rather than improvise): ____

7. Signature and Delivery

Landlord / agent name, phone, and email: ____

Signature and date: ____

Delivery record (sent on date, by method, by whom; copy retained in application file): ____

THE FOUR REQUIRED ELEMENTS (15 U.S.C. 1681m(a), VERIFIED JULY 2026)

Element	Where it lives in this form
Notice of the adverse action (oral, written, or electronic permitted; written recommended)	Section 2
Name, address, and telephone number of the consumer reporting agency	Section 3
Statement that the agency did not make the decision and cannot give specific reasons	Section 4
Free-copy right (60-day window) and dispute right	Section 5

INSTRUCTIONS FOR USE

This form is general information, not legal advice. The FCRA duty attaches to the landlord who used the report, applies when the report influenced the decision even partially, and covers more than denials: the FTC's landlord guidance treats requiring a co-signer, or a deposit that would not be required of another applicant, as adverse action too. The statute does not require the landlord to state reasons; if you add one, tie it to written screening criteria applied consistently to every applicant, since fair housing law governs the decision itself. An emailed notice is valid, and the delivery record plus a filed copy is what makes it provable. Full guide and sources: clearlegaltips.com/adverse-action-notice-template/