

Housing assistance programs like public housing and voucher initiatives do not use credit scores for initial eligibility. However, private landlords or alternative affordable housing options often use non-traditional credit guidelines—such as 6 to 12 months of stable rent payment histories, consistent utility bills, and bank statements—to evaluate and accept applicants with low or no credit.  The Credit People +2

Understanding Alternate Credit Guidelines

Government Subsidy Rules

- **Income-Based:** Initial qualification for government housing assistance relies entirely on household income and assets, not credit history.
- **No Score Cutoffs:** Public Housing Agencies (PHAs) do not deny baseline program enrollment due to low credit scores.  Olympia Management, Inc.

Landlord Screening and Nontraditional Credit

- **Rental History:** Proof of on-time payments via canceled checks, bank ledgers, or direct landlord references covering the past 6 to 12 months.  The Credit People
- **Utility Records:** Consistent, timely payments for electricity, water, gas, or internet service.  The Credit People
- **Asset & Income Stability:** Bank account statements, debit logs, or proof of steady government benefits (like SSI or SSDI) used as financial responsibility proof.  Capital & Main +1

Local Support and Guidance

- **Housing Counselors:** Free advisory assistance to review credit reports and build alternative files is available through local [HUD-approved Housing Counseling Agencies](#). 
- **State Standards:** Regional departments like the Georgia Department of Community Affairs manage local affordable housing resources and compliance guidelines. 