



Impact Report, January 2025

Thistle Community Housing Impact Report



Rent Reporting

Data Insights

Rent Reporting

Properties reported last month

15

Units reported last month

302

Residents reported last month

353



Date last updated 15th January
2025, with data from previous
month December.

Opted In

Units opted into rent reporting

301

Residents opted into rent reporting

351



Date last updated 15th January 2025, with data from previous month December.

Opted Out

Units opted out of rent reporting

10

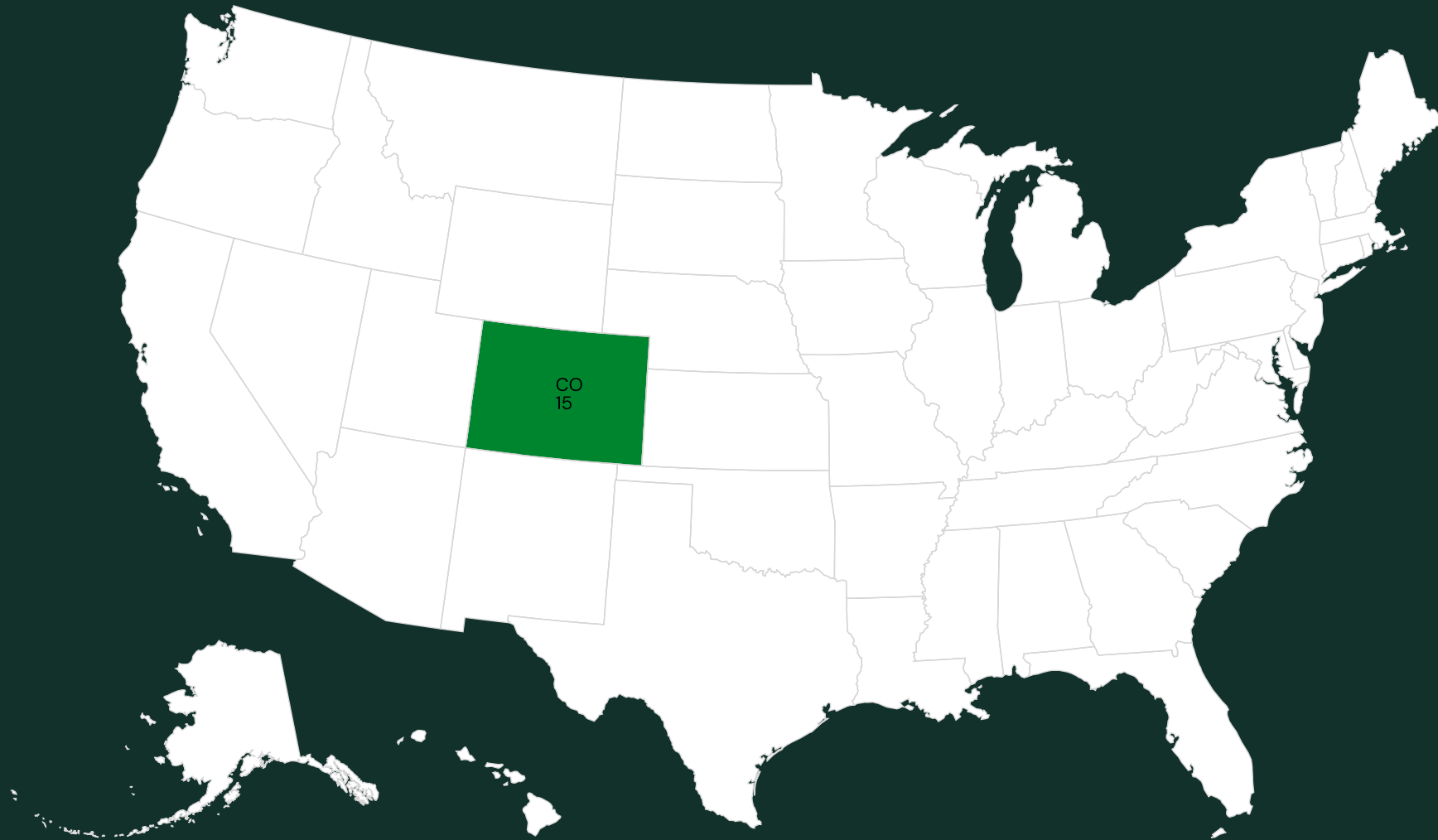
Residents opted out of rent reporting

10



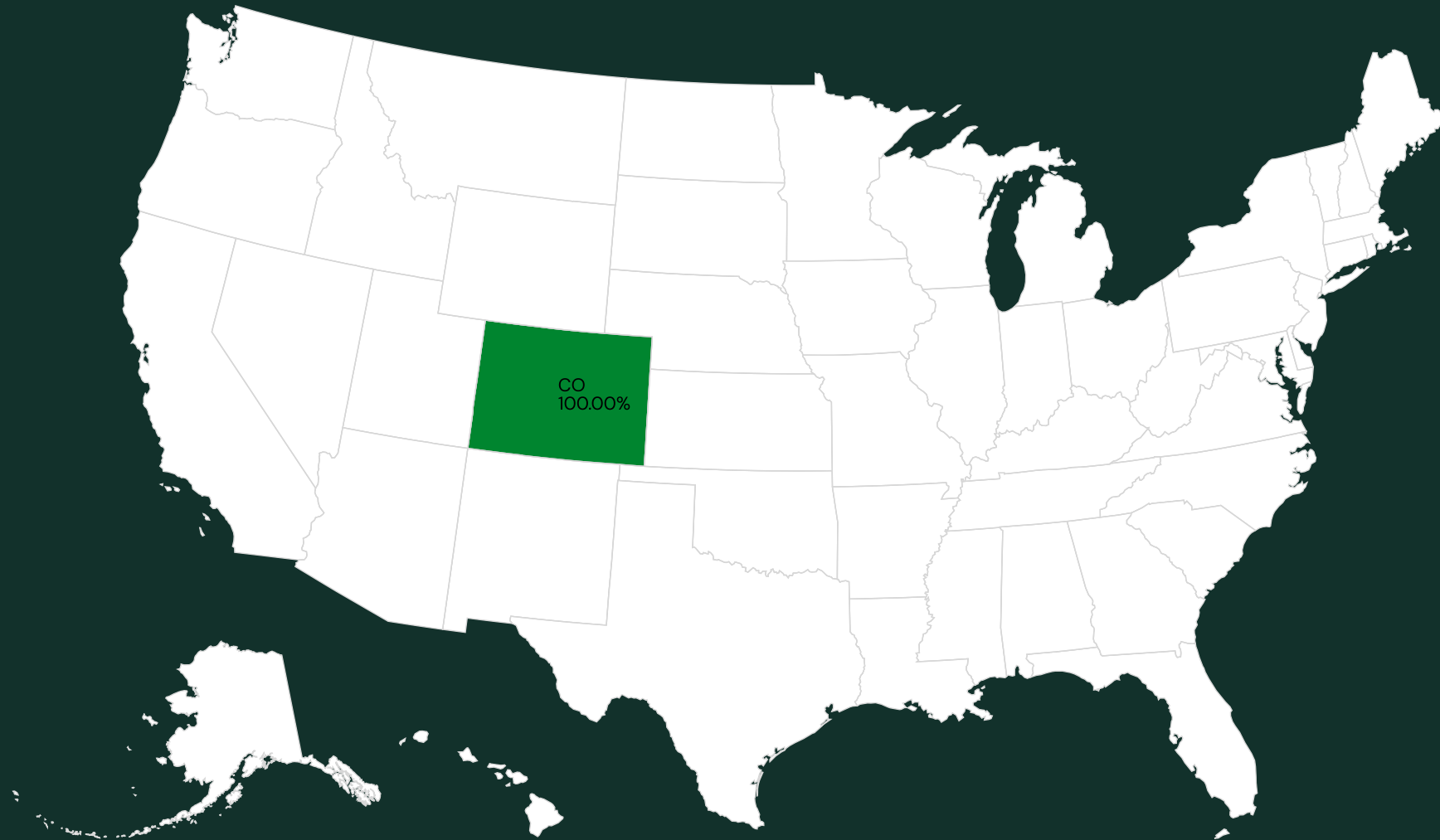
Date last updated 15th January
2025, with data from previous
month December.

Geographical Distribution by Properties



Date last updated 15th January 2025.

Geographical Distribution by Units



Date last updated 15th January 2025.

Credit Impact Data Insights

Credit Score

Established After Esusu

Residents became credit visible

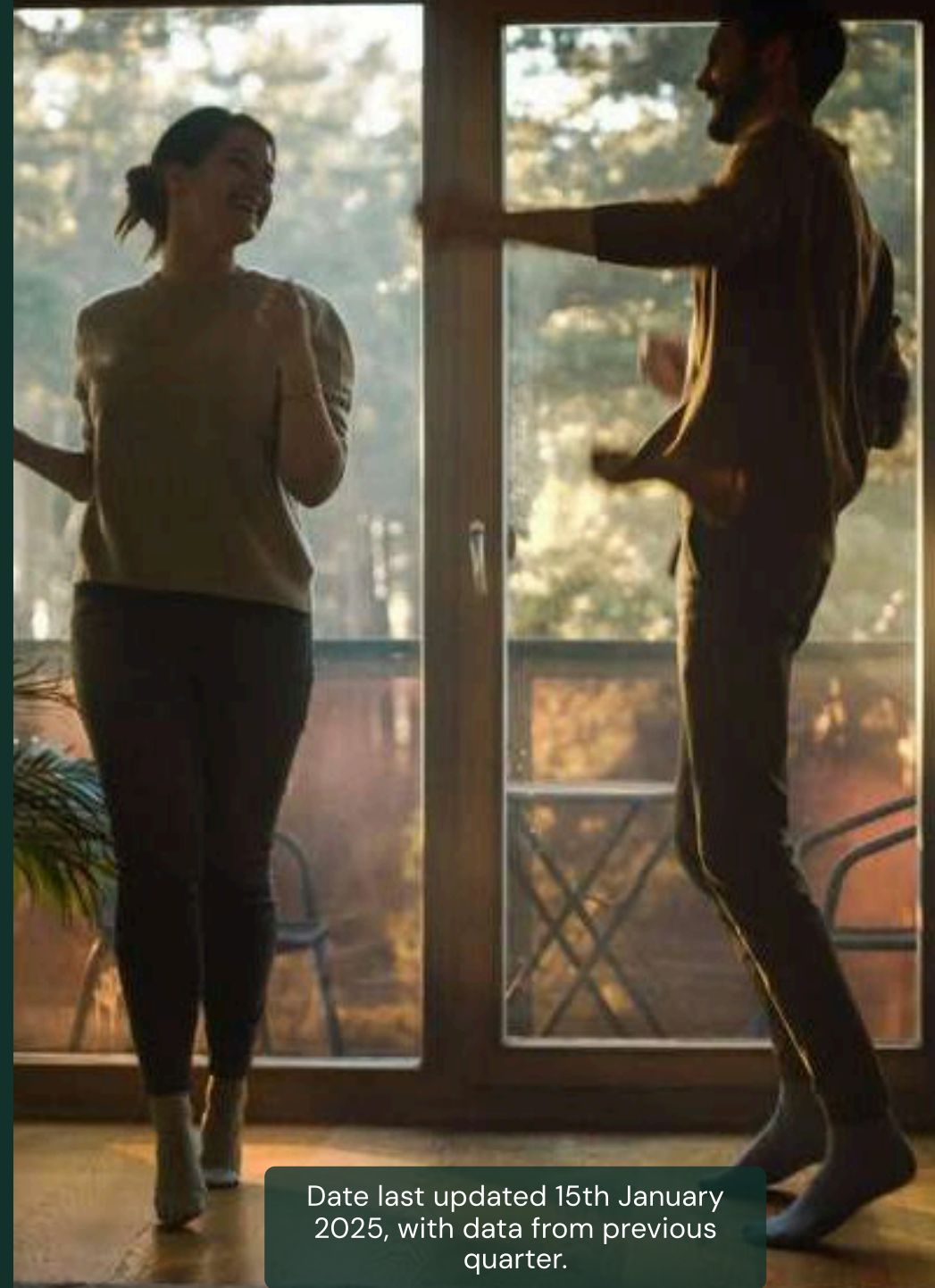
44

Average new credit score

667

Average change in credit score

+ 11pts



Date last updated 15th January 2025, with data from previous quarter.

Credit Score Summary

Percent of residents who improved their credit scores

72%

Average credit score improvement since enrollment

+ 34pts

Average change in credit score

+ 13pts

Lowest credit score

415

Average credit score

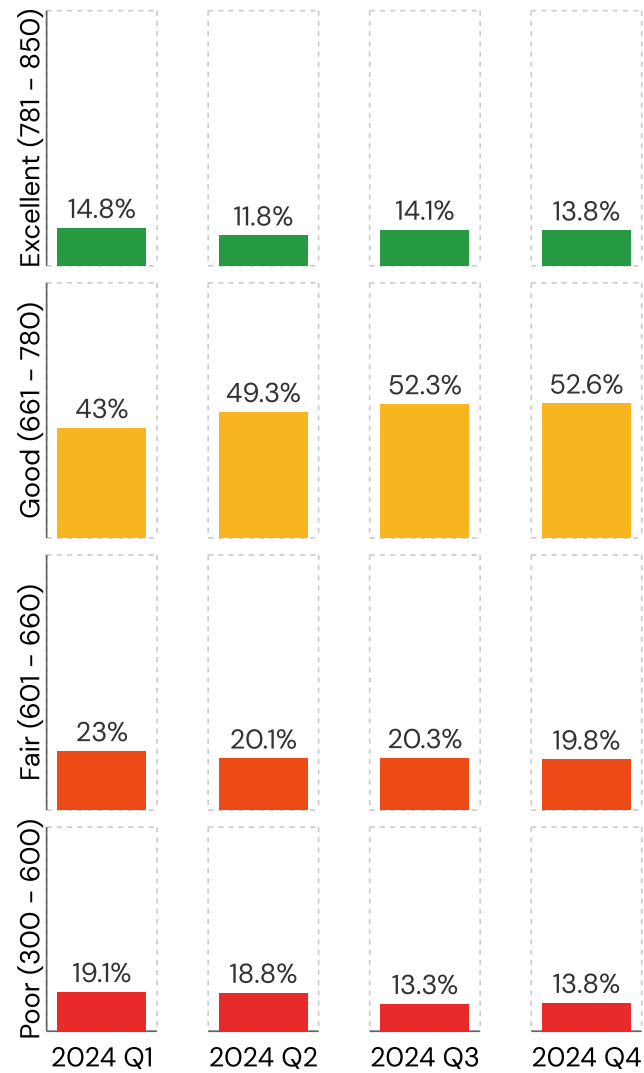
685

Highest credit score

832

Date last updated 15th January 2025, with data from previous quarter.

Percentage of Residents in each Credit Score Tier



Why Rent Reporting Matters

Percent of residents who moved from subprime to prime

11%

A good credit score ultimately means more money in your renters' pockets.

Whether they are planning for a future mortgage or trying to get a better rate on their auto or student loans, a higher credit score will help.

What if a renter is "credit invisible" and without a score?

They could end up paying more than **400%** interest on loans from payday lenders, a predatory practice that can lead to them spending more than **\$600 on a \$1,000 loan.**

Resident Spotlight

See how the difference in credit scores could impact paying off a \$20,000 car loan over the course of 72 months

SUBPRIME

<660 Credit Score



Pays **\$9,667** in interest to repay the loan.

PRIME

>661 Credit Score



Pays **\$6,125** in interest to repay the loan.

Rent Relief

Data Insights

Total Impact

Total rent relief disbursed

0

Average rent relief amount per applicant

0



Date last updated 15th January 2025, displaying distributions since establishment with Esusu'.

Applications

Total number of applications

3

Number of residents approved

0

Total number of applications not approved

3

Total number of applications pending underwriting

0



Date last updated 15th January 2025, displaying distributions since establishment with Esusu'.