

# Buying a Home Could Become Easier for Responsible People (Deer CreekEdmond)

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Location **Oklahoma**  
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## Buying a Home Could Become Easier for Responsible People

So, you decided to cut up the credit cards, and live on a cash on hand basis? For a lot of people this is a great way to live. The problem is that as of today's credit standards, you have no way of improving your credit score in order to take that next step of home ownership. The system is designed to record and report how well people are with using their credit. It doesn't record how well you are with not relying on your credit. Looks like things are about to change though.

### Paying bills to improve credit

According to Experian's Let There Be Light study, adding positive utility payments to credit reporting saw a drop in subprime consumers, an increase in consumers considered nonprime and an increase in credit scores overall. Adding rental payments to the figures improved scores even more. It seems common sense to the vast majority of us, but it sometimes takes a bit for common sense to seep into the credit system. The only catch, is that you have to make sure that your landlord or property management company and utility companies are reporting.

### Making sure your T's are crossed

If you dream of homeownership, now is the time to start the process of making sure everything is in its place. Start by making sure you have a great system of paying your bills, so that you pay on or before the actual due dates. Then check with your landlord or property management company to see if they are or

will report to the credit bureaus. If they are not inclined to do so, Experian has a service where you can set up a plan when you agree to make a call to your utility companies to make sure they are reporting. It would take a little time, but it is worth the effort. The end result is that you have a better credit score, which means you can get a better rate on your mortgage, which means you can afford to buy a home. So, if you dream of homeownership, now is the time to start the process of making sure everything is in its place.



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