

**Date:** [Date]

**To:**

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

**Subject: Notice of Adverse Action - Rental Application**

Dear [Applicant Name],

Thank you for your interest in renting the property located at [Property Address]. After reviewing your application, we regret to inform you that we are unable to approve your request for tenancy at this time.

Our decision is based on the following reason(s):

- **Property Condition:** The property is currently deemed uninhabitable or does not meet the minimum habitability standards required by state and local laws.
- **Unforeseen Maintenance:** Significant structural, safety, or health-related issues have been identified that prevent the property from being leased in its current state.

Because the property cannot be legally or safely occupied at this time, we are withdrawing it from the rental market until all necessary repairs and inspections are completed.

If a consumer credit report was used in this decision, you have the right under the Fair Credit Reporting Act to obtain a free copy of your report from the credit reporting agency if requested within 60 days. You also have the right to dispute the accuracy or completeness of any information in the report.

**Credit Reporting Agency (if applicable):**

[Agency Name]

[Agency Address]

[Agency Phone Number]

Sincerely,

[Your Name/Management Company Name]

[Your Phone Number]

[Your Email Address]