



Resident Benefits Package FAQs

What is a resident benefits package (RBP)?

A resident benefits package (RBP) is a collection of services and amenities that you can only get from a professional management company. It makes remembering to change air filters on-time as easy as opening the front door with a premium filter delivery service. Your move-in concierge can turn 4 phone calls into one to get all your utilities and home services set up. You also get the insurance protection you need from an A-rated carrier, and your property manager gets the proof of insurance they need too, just by completing your lease or a simple webform. And now, paying rent on time means now you automatically get rewards and build your credit score. Whatever your resident benefits package includes, it makes the things you have to do easier and your experience more rewarding.

Who is Second Nature?

Second Nature is working with professional property managers to deliver the #1 resident experience to over 1M residents nationwide. They are a vetted partner of ours that powers our resident benefits package behind-the-scenes. Second Nature works in the background to make sure you have a great experience when it comes to all the benefits in your resident benefits package. Think of them as the Wizards behind the curtain ensuring that things are running smoothly for everyone.

Is my information kept confidential?

Your privacy is highly valuable to us. For more details, please visit our [Privacy Policy](#). Note, we will share certain personal information (name, address, or phone number) with our partners and providers in order to run our service and to resolve any policy claims.

Why is this included?

Your responsibilities as a home resident include paying rent on time, changing air filters, and maintaining renters insurance, among others. We've made it as easy as possible to remember and do it properly by sending you exactly what you need when you need it, which is our responsibility. We also want to support our residents in their financial health by providing positive reinforcement for on-time payments in the form of reporting rent to the credit bureaus, ID protection and renters insurance, rent rewards each month, and an overall improved resident experience.

How does this save me money?

The air filters your home requires alone cost between \$9 to \$15 each at the store before tax, but many sizes aren't carried at the store and can be hard to find. Plus, it takes your time to go buy them and bring them home, so almost nobody remembers to do it on-time, every time. We don't like charging residents hundreds and thousands of dollars for HVAC repairs because they simply forgot, so we've been able to solve this problem with a high-level delivery service. The EPA finds that changing filters on time every time can even reduce your utility bills by up to 10%! On top of that, we are reporting ALL of your on-time

rent payments to the credit bureaus -- a service for which retail companies charge \$40 to \$60 per month per person, on average. Every on-time rental payment also helps you accrue Pinata Cash, which you can turn into rewards and gift cards in your Pinata mobile app. Finally, the identity theft protection piece that is included in your package as well retails for \$8.99 per person monthly, and ensures that your identity is safe as long as you're our resident. All of these services by themselves would cost over \$100 per month retail. We save you money by providing all of these great services at one low price.

Can I opt out of the Resident Benefits Package?

The Resident Benefits Package is included in your lease, as a part of renting from our company. It represents our commitment to deliver the highest possible level of service to our tenants. In addition to helping you stay compliant with your lease by delivering furnace filters and supplying insurance coverage, we reward your on-time rent payments with resident rewards and a boost to your credit scores. The Resident Benefits Package is something we've worked hard on and something we're proud of, and we hope you are too!

Air Filter Delivery

What is the filter delivery aspect of the Resident Benefits Package?

We'll have air filters delivered directly to your home in a way that lines up with our maintenance processes. Each shipment contains the exact number of high-quality filters your home needs, at the time you need to change them. This acts as a physical reminder that it is time to change them.

Why do I need to change my HVAC/furnace filter?

Changing filters pays for itself on your energy bills! It also means your home will heat up and cool down faster for a more comfortable experience. A dirty filter is the #1 reason for HVAC system failures. It restricts the airflow into your HVAC systems air handler, which then strains, and oftentimes burns out the motor controlling airflow. Most HVAC repairs start around \$400-\$2,000 and a full replacement can be as much as \$10,000 or more. Also, indoor air quality can be 2-5x worse than outdoor air quality. Your family will have better sleep, get sick less often, and feel better breathing cleaner air. It's a small thing for you to do, but it makes a big difference, which is why it is a requirement.

How often will I receive my filter(s)?

Unless your system requires something different, your filters will be sent directly to your door every 90 days. In some instances, where your home requires a whole-house filter, we will adjust the frequency to meet the specifications of your system. Our goal is to match the delivery schedule your HVAC system requires to ensure improved air quality, and to reduce the wear and tear on your HVAC system that causes outages, and unnecessary repair.

Do I install the filter myself?

Yes. Once received, you will remove and dispose of your old filter(s) and replace it with the new filter(s). There will be instructions in your shipment on how to locate and change your filter(s). If you have trouble, you can also use the phone number on your filter packaging at 1-800-308-1186 to get in touch with our team of expert Filter Nerds, who can help answer all your questions.

Where is my air filter located?

First, look around your property for a return grate (usually on a wall or ceiling). If you find one, there will be a place for you to open the grate, and your filter will be inside. The other possible location would be directly at the unit. Look for a 1"-5" wide hinged or removable cover on it and the filter be inside. You should change either at the vent or the system, but not both. That is redundant and unnecessarily restricts airflow.

What if the filter didn't arrive, arrived damaged, or is the wrong size?

Contact Second Nature customer care at 1-800-308-1186 with your name and address, so they can investigate it for you. If there was an error, it will be taken care of promptly.

Will I be notified when the filter(s) has been shipped?

Yes, we will email you the minute your shipment has left our warehouse. You'll be able to track your shipment throughout its journey before arriving on your doorstep.

What if I have asthma or another condition and need an upgraded filter?

Let me take down your name and address so that we can ensure the proper filters show up on time. We will upgrade you to a super allergen-grade filter at no additional cost.

Credit Building

What is Credit Building?

Credit scores are used to determine creditworthiness, which impacts how favorable the terms of any loans you take out, whether it's credit cards, personal loans, car loans, or a mortgage for a home. We will monitor your on-time rent payments and report those on-time payments to the credit bureaus, so your credit score will increase just for paying your rent on time. The best part is, we report to all three of the national credit bureaus (Experian, TransUnion, and Equifax), so that your rent payments have the maximum impact on your Credit Score.

Why do I want a good credit score?

You can survive with bad credit, but it's not always easy and definitely not cheap. Establishing a good credit score will help you save money and make your financial life much easier. Typically, the higher your credit scores, the more likely you are to qualify for loans with the most favorable terms, including lower interest rates, higher dollar amounts, and potentially lower fees. A good credit score gives you leverage to negotiate a lower interest rate on a credit card or a new loan. If you need more bargaining power, you can take advantage of other attractive offers that you've received from other companies based on your credit score. However, if you have a low credit score, creditors are unlikely to budge on loan terms, and you won't have other credit offers or options.

What if there's multiple people paying rent? Who gets the credit score boost?

Our Credit Building service covers everyone in the unit that's listed on the lease, and at least 18 years of age. It doesn't matter how you're splitting up rent, or if you've got someone living with you who isn't contributing to the rent at all. As long as the full rent amount is received on time, everyone in the unit will see their credit scores improve. It's that simple!

What is the impact on my credit score?

We report to all three credit bureaus: Experian, Equifax, and TransUnion. That means your on-time rent payments have the maximum positive impact on your total credit score, or FICO score, which is an aggregate of all three companies' reports. Per a recent study, reporting your rent to the credit bureaus can boost your score by up to 42 points.

What happens if my rent is late?

While we encourage rent payments to be on-time every time, we understand life happens. If you miss your rent payment date, your Credit Score will not be affected; you simply won't get the benefits of those programs for the month. That means no Credit Score increase for the month, but it won't hurt your credit score.

Resident Rewards

What is Piñata and how does it work?

Ever paid rent on time and gotten nothing for it? Not anymore! Now, you'll be rewarded for paying your rent on-time with Piñata's Resident Rewards program. Earn gift cards for simply signing up, as well as substantial savings when shopping in the Piñata online marketplace. You'll receive \$60 of Piñata Cash every time you pay rent on time, which can be redeemed for discounts and gift cards in the Piñata Marketplace inside the Piñata mobile app!

What do I need to do to earn Piñata Cash?

Just pay your rent on time! The service is fully automated, so once your rent payment shows up in our system as "PAID," you'll receive your Piñata Cash rewards. Your Piñata Cash never expires, and you can use it whenever you want. There are also fun deals and games inside the app that you can use to earn even MORE Piñata Cash, so download the app and explore!

How do I use my Piñata Rewards?

Everything Piñata lives in your Piñata mobile app! Just download it from the app store for free, log in with your email, and Piñata will automatically recognize you and your property manager. You'll see your rent due date as well as rent amount, and you can watch your Piñata Cash grow with each on-time rent payment. Whenever you're ready, you can tap on the Marketplace tab and turn your Piñata Cash into real-life rewards!

Where do I find my Piñata Cash Balance?

When you open the Piñata app, you'll always see your Piñata Cash balance right at the top! If you want more details, you can visit our Rewards Shop and see your Piñata Cash history.

What if there's more than one person paying rent?

Your Piñata Rewards will be shared among your household, and your accounts are grouped that way, too. That means when you login to your Piñata app, you're seeing all the Piñata Cash available for everyone. You can use some of it for yourself, or all of it on something you can share together.

What happens if my rent is late?

While we encourage rent payments to be on-time every time, we understand life happens. If you miss your rent payment date, your Piñata Cash balance will not be affected; you simply won't get the benefits of those programs for the month. That means no new Piñata Cash for that month.

Identity Theft Protection

What is Identity Protection?

Every tenant listed on the lease who is 18+ will be enrolled in Aura's Identity Guard service, which uses IBM's Watson AI to proactively keep your data safe, and alert you if there are any data breaches or suspicious activity. You'll also get \$1 million in coverage in the event of lost funds due to identity theft.

Who is Aura?

Aura has been in the identity protection industry for over 20 years – bringing together three bureau credit monitoring, identity theft victim services, and an unparalleled security focus. Since then, they've helped protect over 47 million consumers and have partnered with some of the biggest names in the financial industry.

What is Identity Guard?

Identity Guard is a proactive privacy and identity protection service created to deliver premium solutions to help busy families and individuals take control of their personal and private information. The service involves a variety of features that monitor many data points to help detect fraud which include credit monitoring, dark web monitoring, near real-time alerts, a proprietary predictive risks assessment, online protection and more.

How big of a problem is identity theft?

According to Experian, 1 in 20 people have their identity stolen every year, and 1 in 4 has their identity stolen at least once at some point in their lives! According to Javelin's 2020 Identity Fraud Survey, 13 million consumers in the U.S. were affected by identity fraud in 2019 with total fraud losses of nearly \$17 billion.

What do I have to do to enroll?

Nothing - you're already covered! As a part of our resident benefits package, you are automatically enrolled in Aura's Identity Guard when your lease is signed and do not have to do anything to activate the service. You can log into your account, or set one up for the first time at: app.identityguard.com/sign-in

What happens if my identity is stolen?

If your identity is stolen, log in to your account at app.identityguard.com/sign-in to file a claim. You'll be paired with a dedicated case manager who will walk you through the steps to getting your information secured and getting you back on your feet.