

# TENANT SCREENING

A NEW  
PERSPECTIVE

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# Agenda

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- 🌀 Current Perspectives
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- 🌀 Landlord's Responsibilities vs. Screening Company's Responsibilities
- 🌀 A New Perspective
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# Current Perspectives

## Landlord's Perspective

- I do not need to learn the screening criteria and should not answer questions about the criteria because that opens me up to liability for violating Fair Housing
- The screening Company makes the leasing decision for me
- The screening company should update the report for my over-rides

## Applicant's Perspective

- The landlord intentionally makes it hard for me to understand the screening criteria
- The screening company likes denying applications
- The landlord and the screening company are in cahoots to keep people out of housing

## Screenener's Perspective

- Why doesn't the leasing staff know their own screening criteria?
- Why don't applicants understand the screening criteria?
- Why do landlords send in applications that are not filled in completely and/or have no chance of getting approved?

# HOW DID WE GET HERE?

- Political Climate
- Lack of Partnership
- Lack of Communication
- Lack of Understanding





# How Do We Move Forward?

01

## Deepen Our Understanding

Knowledge is power. When you know better, you can do better. Strive to continue your education on this issue.

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02

## Work Together

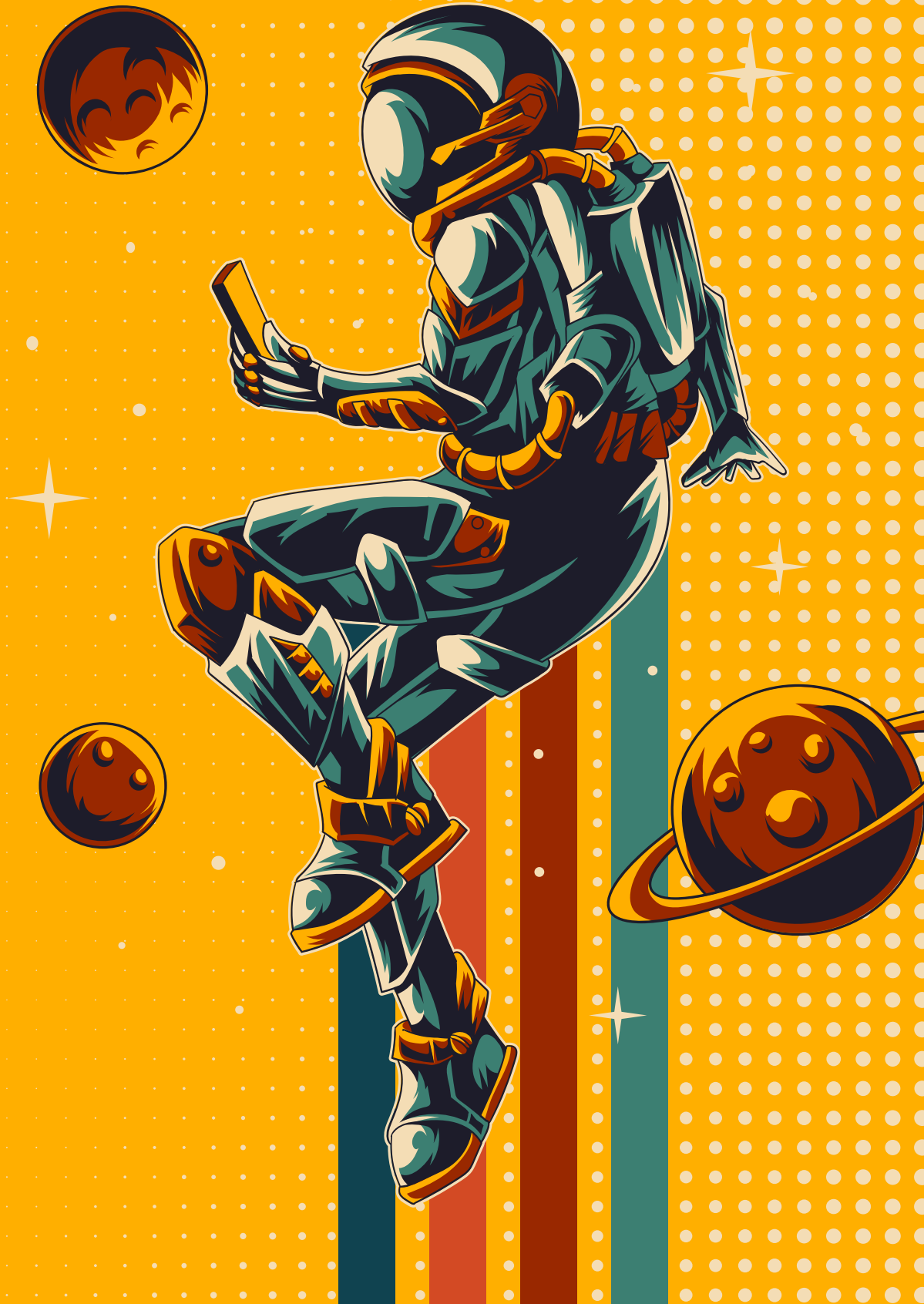
Work with your screening company to ensure your own understanding of their policies and procedures. Ensure your screening company knows your interpretations of the criteria.

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03

## Educate Applicants

Ensure Applicants have a full understanding of the screening criteria prior to submitting their application. Ensure Applicants are filling out the application completely.



# SCREENING CRITERIA

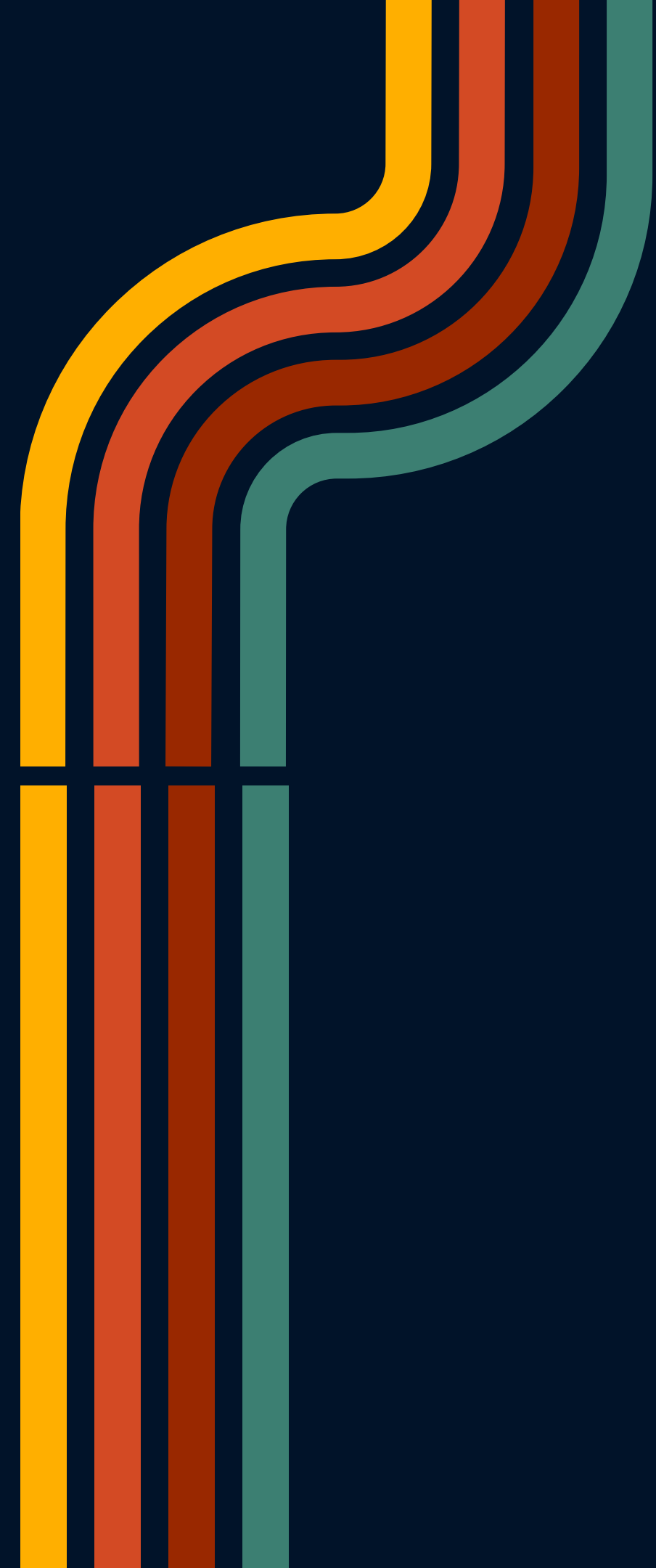
## What is it good for?

Screening criteria are good for the landlord

- Screening Criteria ensure the tenant profile at a community is more likely to pay the rent and comply with the rules of the lease.
  - Ensuring a resident can pay their rent will ensure the owner of the property can pay their utilities and their mortgage which will allow the landlord to continue to provide housing for the community.
- Screening criteria help reduce evictions
  - Evictions on average cost landlords \$3,500 according to [mysmartmove.com](https://www.mysmartmove.com)

Screening criteria are good for the applicant

- Screening Criteria ensures the applicant is treated fairly and that the landlord complies with Federal, State, and Local laws
- Screening Criteria ensures the applicant is set up for success as a resident
  - If a resident cannot afford the rent or cannot comply with the rules of the lease, it can lead to an eviction.
  - Evictions will make it harder for residents to find a new place to live.



# SCREENING REPORT

## **Verification of Information Listed on the Application Weighed Against the Landlord's Screening Criteria**

The screening company investigates the information reported on a housing application. The screening report outlines the information that was verified during the screening process and indicates the rental option directed by the landlord's criteria.

## **A Snapshot in Time**

The screening report outlines the information that was verified during the screening process. It is not a "living" document. It expires after it is sent to the client as the information can become outdated instantly. The credit score can vary from day to day. A collection can be added to the credit report at any time. The applicant could commit a crime after the screening was conducted. A landlord could file an eviction after the screening was conducted.



# Landlord's Responsibilities vs. Screening Company's Responsibilities

## Landlord

- Set rental criteria
- Ensure the Screening Company understands the Landlord's interpretation of the Screening Criteria
- Explain the Rental Criteria to Prospects
- Ensure only complete applications are sent to the screening company
- Make the leasing decision and do individualized assessments
- Process appeals

## Screening Company

- Screen the rental application
- Ensure understanding of the Landlord's interpretation of their screening criteria
- Send the screening report and ensure the landlord understands what the report is communicating.

# A New Perspective

## Landlord's Perspective

- Explaining the rental criteria is a necessary service and can be done in compliance with Fair Housing
- Helping the applicants understand the rental criteria will ensure more qualified applicants apply which will keep the net to rent down
- The screening report is meant to aid and inform me in **MY** leasing decision

## Applicant's Perspective

- The landlord is making it easy for me to understand the rental criteria which helps me make an informed decision on where to apply for housing.
- The landlord has helped me understand how to fill out the rental application.
- The screening company wants to help get qualified candidates into housing

## Screenener's Perspective

- The landlord understands their screening criteria
- The landlord ensures applications are complete before sending them to screening.
- The landlord makes their own leasing decision aided by the information that is in the screening report

# Tips & Tricks

- 1 Ensure you understand your own rental criteria
- 2 Ensure prospects understand your rental criteria
- 3 Only send completed applications to your screening company
- 4 Partner with your screening company



## Completed Application Checklist

- ❑ Double-check that the application lists the correct screening company on both the application and the screening criteria. Screening companies cannot screen applications if a different company is listed – it would risk their credentialing with the consumer credit reporting agency they utilize.
- ❑ Double-check with the applicant that they chose the correct application type. For example, if the application says “Co-Signer” we will screen the application against the co-signer criteria – so it is crucial that this is correct. If they chose the incorrect application type, send it back and have them select the right type.
- ❑ Ensure the application was signed by the applicant. If not, get the signature.
- ❑ Double-check that the name listed on the application is the correct and legal spelling as per the photo identification. If this is not the case, correct the spelling prior to sending the application into screening.
- ❑ Double-check that the date of birth listed on the application is the correct and legal date of birth listed on the photo identification. If this is not the case, correct the date of birth prior to sending the application for screening.
- ❑ Ensure that the applicant listed all other names that they have gone by in the “PREVIOUS NAMES, ALIASES, OR NICKNAMES USED” area.
- ❑ Double-check with the applicant that the current address listed on their application is where they are physically residing at the moment. If this is not the case, send the application back to the applicant so that it can be accurately completed and explain that having inaccurate information on the application may result in a denial.
- ❑ Double-check that all addresses listed on the application as a current or previous residence have a landlord's name, phone number, and address listed. If there is no information in the landlord area, ask the applicant if they are claiming ownership of the property. If they are, put down “self” in the landlord area. If they accidentally left it blank, send it back to the applicant to complete.
- ❑ Double check with the applicant that the employer listed as “Current Employer” is actually where the applicant is currently working. If this is not the case, send the application back to the applicant so that it can be accurately completed and explain that having inaccurate information on the application may result in a denial.
- ❑ Ensure that the name, phone number, and address of every employer are listed. If any employer is missing this information, send the application back for the applicant to complete.
- ❑ Ensure the applicant answered all the questions asked. If questions are missing answers, send the application back to the applicant so they answer the questions that were left blank.
- ❑ Open up all the attachments that the applicant included with their application. Ensure it is not password protected. If it is password protected, ask for the password or for an unprotected document. Ensure it is legible and not blurry. If it is not readable, ask for a legible version.
- ❑ Ensure the applicant DID NOT list their own address and/or phone number in the landlord or employer fields unless they are the owner of the residence or they are self-employed.
- ❑ If applicant is claiming a housing voucher, ensure the voucher is listed on the application and that there is a housing voucher attached.