Tips for Communicating with Prospects

Filling Out the Application

1. If someone does not have a Social Security Number (SSN) **DO NOT** tell the prospect to put in random numbers. Input 000-00-0000, 999-99-9999, OR 123-45-6789.
2. The ONLY advice to give prospects on filling out the application is to be completely honest and transparent. State, "*Just be honest and put everything down on the application.*"
      Examples of what NOT to do:
    - An unemployed prospect is told by a member of the leasing team to input their most recent job into the "current employer" slot.
    - An unhoused prospect is told by a manager of the leasing team to input their most recent third party rental history into the "current street address" slot.
      These examples are a mistake because the info on the application would be viewed as false/discrepant information and may lead to denial.
3. If an area of the application is left blank, double check with the prospect that this was done intentionally. Always encourage the prospect to fill out the application in as complete a manner as possible.

Income

4. The screening criteria provides a list of the acceptable forms of proof of income (POI). Ensure the prospect provides the correct POI.
5. Prepare the prospects to potentially be contacted by the screening company. Ensure the prospects understand that they will be expected to comply with the request of the screening company within 24 hours.

Credit

1. NEVER attempt to qualify someone's credit. The credit report can vary from day to day. Additionally there are many different credit report products on the market.
2. Ensure the prospects know that TransUnion is the credit bureau utilized by Bemrose Consulting.
3. Encourage the prospects to view their type 4 TransUnion credit report and FICO score prior to sending their application into screening. Encourage the prospects to call Bemrose Consulting with any questions they may have about their credit report and the credit criteria.

Completion Time

1. After received applications are input into our system, there is a 2 business day turnaround time.
    a. This means that applications that are received at the end of the day on a Friday, or during the weekend, will not be input into our system until Monday. Thus the completion date is on or before Wednesday.
2. If an application is denied in Portland for any reason, or denied for criminal outside of Portland, then the landlord must conduct an individualized assessment which will increase the wait time.