

## Tenant Screening—How to Verify Information

“Ninety-nine percent of tenant problems can be avoided through effective screening. There is no better investment of time or money that you can make.”

We agree. Having used a written tenant screening policy and obtained a full rental application, how do you screen them?

1. **Compare the ID to the information given.** Make sure it matches the applicant and the information given on the rental application form. If the picture, address, or numbers do not match, find out why—you may have cause to turn down the application.
2. **Have a credit report run and analyzed.** A credit report provides independent verification of much of the application material such as past addresses, court-ordered evictions, credit worthiness, and past due bills. They are not foolproof, but they provide a good start. RentingYourHome.com enables you to pull credit reports at no extra cost if your property uses its Premium Service.
3. **Independently verify previous landlords.** The most important calls you can make are to previous landlords—they are the best indicator of tenant’s future behavior. To begin, verify that the applicant has given you correct information.
  - a. Find past addresses through use of the credit check. These addresses validate that the applicant *actually lived there*.
  - b. Verify ownership of the property through the tax assessor. A call to the county tax assessor will give you the name and address of the owner of the property that the applicant previously occupied. Real estate brokers can also access this information for you. If the name on the tax records matches the one provided by the applicant, you have the *actual landlord*. If they do not match, it could still be legitimate, but the name listed on the rental application should at least be familiar to the actual landlord listed on the property record. Call and verify.
  - c. Cross check the landlord’s phone number with the phone book or an Internet phone lookup system. This may uncover the possibility of an applicant giving the right name but a different phone number (e.g. the phone number of a friend who will pretend to be the previous landlord).
4. **Have a prepared list of questions that you ask every landlord.** Basic questions should include the timeframe and rental amounts, any damage noted on the premises, the existence of complaints against the tenant, any delinquent rent payments, and reasons for move out. It is also reasonable to ask if the security deposit was returned in full. Remember that their current landlord may have an interest in moving the tenant out and may be less inclined to speak honestly. For this reason, it is advisable to contact the landlord before the most recent landlord—they are more likely to be candid.
5. **Get cosigners if necessary.** When in doubt or if the applicant is “borderline”, consider getting a cosigner. Make sure the cosigner *does* meet all the rental criteria.
6. **Verify income sources.** Call employers and other contacts using phone numbers from the phone directory—phone numbers listed on the application may not be legitimate. If an applicant is self-employed, get copies of bank statements, tax returns, business

licenses, or a list of client references. ***Do not cut corners here***; many drug distributors wear pagers, have cell phones, and generally appear successful, but they cannot verify their income with legitimate sources.

7. **Consider checking for criminal convictions.** Most counties have court websites where landlords can check for previous convictions or judgments. You may also purchase a criminal background check from RentingYourHome.com by calling the customer service department.
8. **Verify everything according to your written tenant screening criteria.**

If you have any questions about verifying tenant information, or tenant screening in general, feel free to contact the staff at RentingYourHome.com:

**Email:** [support@RentingYourHome.com](mailto:support@RentingYourHome.com)

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