



Background checks and screening of tenants

Tenant screening and background checks are critical steps in ensuring that a potential tenant is reliable and responsible.

Below is a general protocol that landlords or property managers can follow for tenant screening and background checks:

1) Pre-screening:

Initial contact: Ask basic questions about the tenant's employment, reason for moving, and preferred move-in date.

Review application: Request a detailed rental application form that includes personal details, rental history, employment information, and references.

2) Identity verification

Government identification: Request a copy of a government-issued ID (e.g., driver's license, passport) to verify the applicant's identity.

3) Credit check

Credit score: Obtain a credit report to assess the applicant's financial responsibility. Look for a reasonable credit score and check for any red flags, such as bankruptcies, excessive debt, or late payments.

Credit history: Review the credit history for consistency in paying bills, loans, and previous rent.

4) Employment and verification:

Proof of income: Request recent pay stubs, tax returns, or an employment letter to confirm the tenant's income. Typically, income should be at least 2.5 to 3 times the rent amount.

Employment verification: Contact the employer to confirm the applicant's job status, income, and job stability.

5) Rental history:

Previous landlords contact: Landlords to inquire about the applicant's rental history, including payment punctuality, property care, and any issues or disputes.

Eviction history: Check for any past evictions through a tenant screening service or public records.



6) Background check:

Criminal record: Conduct a criminal background check to identify any past criminal activity. Ensure compliance with local agencies (DCI) regarding criminal history in rental decisions.

Public records: Search public records for any lawsuits, judgments, or liens against the applicant.

7) Reference checks:

Personal references: Contact personal references provided by the tenant to gain insight into their character and reliability.

Professional references: Inquire with employers or colleagues to further verify the applicant's stability and responsibility.

8) Interview:

In-Person or virtual meeting: Arrange an interview with the applicant to discuss their rental history, expectations, and to clarify any details in the application.

9) Decision and documentation:

Approval or denial: Decide whether to accept or deny the application based on the gathered information.

Notification: Inform the applicant of your decision in writing. If denying based on the credit report or background check, provide an adverse action notice as required by law.

Lease agreement: If approved, proceed with drafting and signing the lease agreement.

10) Compliance with laws:

Fair housing laws: Ensure all vetting practices comply with Fair Housing Laws, which prohibit discrimination based on race, color, religion, sex, national origin, disability, or familial status.

Data protection: Handle all applicant information securely and ensure compliance with data protection laws.