

# TENANT SCREENING

**TIPS FOR CHOOSING GREAT  
RENTERS**

# Why Do I Need to Screen an Application?

- It will make everyone's life easier--yours and the renter's
- You will be more likely to keep your current renters
  - No one wants to live next door to a problem property
- To avoid becoming a nuisance property

# Three Things You are Looking for in a Renter

- Someone who can afford to pay the rent
- Will they take good care of your property?
- A good neighbor to other tenants

# Pre-Set Your Criteria

- Provide written criteria to the applicant
  - Stable verifiable source of monthly household income equal to three to four times the amount of rent
  - Credit check
  - References from previous landlords
  - Background check

# The Application

- Use a written application
- Every adult completes an application
- Get a copy of their photo ID
- Process the application quickly

# Processing the Application

- Household gross income should be at least 3 - 4 times the amount of rent in a month.
- Example **\$700 rent** needs:
  - \$2100 -\$2800 gross per month
  - \$525-\$700 / week,
  - \$12-\$17.50 / hour full time
  - \$25,000-\$36,000 per year.
- **VERIFY EVERYTHING** by calling the employer directly, ask for paycheck stubs. tax returns, written statements from the Social Security office, child support documents, etc..
- **Credit Report:** look at previous addresses, previous names, items in collection, mortgage payments, large balances owed on credit cards, etc.
- Call **ALL** previous landlords after verifying they really own the address
- Iowa Courts Online for Iowa renters, background checks now available through **SAFE-CR**
- Check the Iowa Sex Offender Registry and any national sex offender registry
- Personal References?
- Google, Facebook, Twitter, etc.

# Decision Time

- Look at the whole picture
- Everyone is “nice”
- Some have sad stories and need help
- Rent to family / friends?
- Use your head not your heart

# Know and Understand Fair Housing Laws

- Iowa Protected Classes: Race, Color, Creed, Religion, National Origin, Handicap, Familial Status (presence of children), Sex, Gender Identity.
- Cedar Rapids has added: Age, Sexual Orientation, and Marital Status

# Turning Your Applicant Down

- Decline the PAPERWORK, not the PERSON.
- You do not have to give a specific reason
- Letter required if the decision is based on credit report

# In Conclusion

- Verifying application = an hour or two over 48 hours
- Evicting a bad renter = weeks of time, lost rent, damages, headaches