TENANT SCREENING INFORMATION FOR LANDLORDS

As a landlord, it may be difficult to feel totally secure about applicants for your rental properties. One method to help you choose the best tenant is to utilize several options for tenant screening. This handout will help you understand what tenant screening includes and what considerations you should have while choosing among these options.

Use of Consumer Reports by Landlords

As a first step, you should review the information provided by the Federal Trade Commission regarding the use of Consumer Reports as outlined in the Fair Credit Reporting Act. The page provides information about what is included in a consumer report, types of adverse actions and the landlord's responsibility in the event an adverse action is taken against an applicant. This page can be viewed from the following website: http://business.ftc.gov/

Credit Check

A popular option is to perform a credit check. According to the Federal Trade Commission, "a credit report includes information on where you live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy." Such a report can be obtained from one of the three major credit reporting agencies:

o Experian (Experian.com)
o Transunion (Transunion.com)
o Equifax (Equifax.com)

Full Background Check

A full background check is more than just a credit check, and is usually obtained from a private business that specializes in tenant screening (see below). A full check typically offers a wider range of information that can include:

Housing History	Criminal records
Sexual offender status	Credit history
Employment verification	Reference check

Tenant Screening Agencies

Off-Campus Housing Services does not work directly with any credit reporting agencies. We have, however, included several businesses with which you can start your tenant screening process.

www.tenantscreening.org
www.thelpa.com
www.tenantverification.com

Please note that neither Off-Campus Housing Services nor the University of Maryland endorses these agencies/websites.

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5/2014