



SPECTRUM
REALTY SERVICES LLC

TENANT SCREENING CHECKLIST

The screening process can move quickly—between 24-48 hours from a new applicant to a decision. Develop your criteria for what you look for in an excellent tenant, then follow this helpful checklist to screen all applicants fairly while using the same standards for everyone.

First Steps:

Every tenant screening process starts by collecting applicants. You've already posted your property listing. Potential tenants are seeing your property and names are coming in.

01



Set Criteria For Tenants

To avoid discrimination, whatever criteria you set needs to be applied equally to all tenants. Include these requirements (and fees—such as all applicants will be required to pay a \$__ application fee which covers ____) in your property listings to weed out poorly-fitting tenants early. Things to decide on:

- Minimum monthly income (usually 3x the monthly rent): ____
- Minimum time at current employer: ____
- History of on-time rent payments of at least ____ months
- Criminal record
- Do your research on Fair Housing Laws before deciding on your tenant requirements to ensure you are not deliberately or unintentionally violating the Fair Housing Act. If you need help, consult your lawyer or property management company.

02



Pre-Screening Phone Call

The first step to tenant screening is to reach out by phone. This is your pre-screen interview with a potential new tenant. It's an opportunity to start a relationship and get to know the next person who might live in your property.

- Confirm the property location.
- Describe the property and neighborhood.
- Talk about amenities or any special features.
- Schedule a showing time.
- Let them know about the screening process.
- Ask about move-in dates to confirm they work with your timeline.
- Mention pets and any pet screening or fees.

03



Show the Property

Now it's time to show the property. This is your opportunity to meet them in person and see how they match up with the paperwork and pre-screening applicant that you already know.

Keep an eye out for "in-person" red flags. If their in-person persona doesn't match the paperwork, take note. Ask them why they're interested in the property and let them chat about themselves and what they're looking for.

Once the applicant confirms they're interested in the property, it's time for additional screening.

These first steps can be completed within a 24-48 hour timeframe. You'll either know a tenant could be a good fit, or you'll know not to proceed with an applicant beyond this point.

04



Rental Application

Make it easy for yourself and tenants to start the screening process. Create a rental application to collect the necessary information from the start. Request details including:

- Name
- Contact Info
- Employment
- Income
- Rental History
- References
- Other Information (start date, pets, kids, etc.)

05



Run the Background Check

Run the background screening on an applicant before going any further. Collect the application fee before proceeding.

- Check financial history.**
Look for bankruptcies or delinquencies and check their credit score.
- Check employment history.**
Confirm a consistent history of employment and current employment.
- Check criminal history.**
Certain crimes including assault, arson, and theft are of concern to landlords. That said, landlords are not allowed to have a blanket policy against renting to tenants with a criminal history. Consult a lawyer or your property manager for more information about Fair Housing Act compliance.
- Check rental history.**
Beware of frequent address changes or a history of evictions. Contact prior landlords to confirm past residences. Ask landlords if there were problems, how the tenant left the property, or if they would rent to this tenant again.
- Call and verify references.**
Look for stories that seem too consistent between references. These could be a sign the applicant coached their references about what to say.

06



Evaluate the Prospective Tenant

You've run the paperwork and spent time with the potential tenant. Are they the right fit for your property?

- Refer to your criteria.
- Be careful not to reject anyone based on race, disabilities, or anything that violates the Fair Housing Act (FHA) or Americans With Disabilities Act (ADA).
- Whatever your criteria are, be sure to enforce it in the same manner with every applicant.

Don't rush to fill your property. The only thing worse than an empty property is a property with a bad tenant. If it's not the right tenant, keep looking.

07



Accept or Deny

It's final decision time!

- If a tenant passes** based on your criteria, send an acceptance email and move on to welcoming your new tenant.
- If the screenings, red flags, and your gut feelings don't support allowing the tenant in your property**, send a notice denying their application. Make sure your action aligns with the Fair Credit Reporting Act (FRCA) policies for adverse actions.

A less-than-perfect history doesn't mean a tenant isn't right for your property. However, be mindful of too many issues. Let them know what you find and talk it through.

Final Steps:

08



Onboard Your New Tenant

Schedule a time to review your policies and procedures. This can be done in person or over the phone.

- Review all policies and procedures, including when rent is due, late fees, how to request maintenance, seasonal inspection policies, what to do in an emergency, and more.

09



Finalize the Lease Agreement

Once you've discussed the details, finalize the Lease Agreement. Be sure to review all policies in Step 8 before they sign the lease.



Schedule the Move-In Inspection

Before your tenant moves into the home, schedule a time to meet with them for the move-in inspection.

- Document the condition of the home while your tenant is present. Keep the documentation with their files.
- Show your new tenant their new home, how to work appliances and the security system, and mention anything notable about the home or neighborhood. Make sure they feel welcome!

Congratulations!

You've screened a wonderful new tenant for your property.
You're on your way to success as a landlord!