

## **Take a “P.I.” Approach in the Application Process by S. Sam Cooper**

The most essential component in credit, criminal and eviction screening is YOU, the frontline person who is actually at the community where that applicant is applying. You have the ability to stop a person who does not have the proper information from living at your community. Keep in mind that some people will lie and do anything they can from exposing the truth. You need to be diligent and thorough in the screening process to protect your residence, staff and investment. These suggestions will help you take a more “private investigator” approach to the screening process.

### **No Blanks on Application**

First review every application turned into your community. The individual must fill in and return the application. DO NOT accept spaces left blank. I’m talking about all of the blanks. If there is a question that does not apply, the answer of N/A, which means that in no uncertain terms, this does not apply to them – is acceptable. A question left blank just means the applicant skipped it and gives him or her an opportunity to avoid detection of a past eviction or criminal problem.

A good example of this would be if a person has a vehicle yet does not supply you with a driver’s license number on the application.

Remember, blanks give you no information at all. Therefore, highlight each blank on the application and hand it back to the applicant to complete. This will require the person to insert the information; you might catch him or her in a lie if he or she makes information up.

### **Request to See Identification**

Second, you are the only person who can look at identification and make certain that the name and date of birth is exactly the same as what the person wrote on the application. You also can look at the photo and compare it with the height, weight and other specifics with the person standing in front of you.

When you put an individual’s application into a screening service, you are “authenticating” it. In effect, you are saying, “To the best of my knowledge, I believe the applicant’s application is completed and the identification items that have been presented to me look to be legal.”

If you cannot make that statement with certainty, you may be creating a false record at the credit bureau; you cannot receive accurate information based on inaccurate input into the system.

There are two basic forms of ID you need before you screen an applicant:

1. First you should require a state-issued ID such as a current and valid driver’s license. Additionally, check the issue and expiration date. A license that expires in exactly one year may be that of a registered sex offender.

2. The second form of ID should be a Social Security card. To check for validity, feel the blue pillars on the sides. You should be able to feel the raised ink by running your fingernails over the pillars. The ink in the name and number should be slightly fuzzy. Remember, a Social Security card is not valid if it is laminated. If a Social Security card has additional wording above the number such as “with INS authorization” or “with authorization from Homeland Security” or any “authorization” wording above the name, that indicates the applicant is residing in the country on a Visa, Resident Alien Card, Permanent Resident Card or some other form of current United States government-issued ID.

If an applicant presents a Visa, you will need to determine if it is an Education Visa (also known as a Student Visa), and employment Visa or a Spousal Visa. All Visas have a date of issue. This is either the approximate date of entry into the United States or the renewal date. If the person has an Education Visa, he or she should provide you with authentic documentation of class enrollment. Include this information in your office file. If the person provides you with an Employment Visa, he or she should provide authentic documentation of employment. Include this information in your file as well. A Spousal Visa requires that the person live with the individual who is here under an Education Visa or an Employment Visa. Always verify the expiration date, as this indicates renewal dates and when the person no longer has authorization to be in the United States.

If a person says he or she is living with a friend or relative, you should require the individual to provide you with a utility bill with the address of where he or she is residing, since this could be a scam.

Remember, only you can see the person, the application and the IDs. You are the authenticator. When in doubt, ask additional questions. Be a site-level private investigator. A few extra steps in the pre-screening process will get you better information and better renters every time.

*S.Sam Cooper is a private investigator with Investigative Screening and Consulting. Reprinted with permission of the Apartment News.*