

Verifying ID Important in Screening Process

By Sam Cooper

If you don't know who your applicant is, why are you renting to him or her? It is not a simple question. Getting the answer wrong will affect you, your staff, your residents and the economic health of your community.

The reality is you do not know the people coming through your doors. They may be who they say they are, or they can be hiding their true identity. Applicants change their identity for a number of reasons. These include:

- Poor credit
- Previous evictions
- Insufficient verifications
- Criminal history
- Illegal status

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You and your staff need to be aware of what to do before you send information to your screening company.

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Additionally, the pillars on the side must be raised. The ink for the name and number should be fuzzy; the printing should not have crisp edges. Compare the number exactly with the number on the application. You will want to obtain a Social Security Card for all persons 18 or older who will live in the unit.

All legitimate persons will have state issued photo identification (ID), such as a driver's license. When examining the license, ask yourself these questions:

- Is the name exactly the same as on the application?
- Does this look like the person standing in front of you?
- Does the issue date address match when the person said they were living at the address?
- Have you required state-issued photo ID from all applicants 18 and over?

Make certain any ID has not expired; an expired ID is not ID, it is a piece of paper.

If the applicant has an employment Visa, require a Social Security Card and proof of employment. If they have an Education Visa, require enrollment information.

Once you have an application with all of the blanks completed, make sure all applicants sign it.

You are now ready to provide information to your screening company. In addition to a scored credit report, you should expect your screening company to give you information on all prior evictions and criminal history. You should also receive national, statewide, county, city and justice court criminal information, and this information should not be limited to felonies. The company should also report to you any crimes against persons and/or property, even if it was a misdemeanor or pled down to a misdemeanor, to assist in your decision process. You should also receive sex offender and terrorist searches, a wants and warrants search, and an inmate search.

If you have done your job of validating ID, your screening company should be able to give you assurance that your applicants are the persons they are saying they are and not individuals hiding something. A screening company must be a partner with you. Reputable screening will

keep you, your staff and your residents safe while being mindful of the economic health of your community.

Spotting False Identification: What to look For

Screening should be a partnership between you and your screening company. It is important you know who is standing in front of you. But how do you protect your community from false identification? Make sure you check several forms of identification (ID) and get to know what makes these IDs valid. Not knowing what you are looking for could cause potential harm to you, your residents and the economic value of your community.

These are just a few of the things to review:

Social Security Cards

There are three types of Social Security cards:

- Those issued to U.S. citizens.
- Those issued to people lawfully admitted to the United States with work authorization.
- Those issued to people from other countries lawfully admitted to the U.S. without work authorization, but with a valid nonwork reason for needing a Social Security number, such as requiring a number to secure benefits or services.

All Social Security cards contain certain information. Consider the following when verifying an individual's card:

- Be certain the name is identical to the name(s) given on the application.
- Check the pillars on each side on the front of the card; they should be raised. Feel them with your fingernails.
- Make certain the name and number on the front appear fuzzy. They should not appear as if produced on a printer.
- If the individual has an employment Visa and is authorized to work in the U.S., he or she will have a Social Security card with a note that it can be used with INS Authorization only.

Report any perceived alteration to your screening company before conducting any in-house screening. Additional information on Social Security cards is available at www.socialsecurity.gov.

Drivers License or State-Issued Photo Id

Here are some items to look for when determining the validity of a driver's license or state-issued ID:

- Must not have exceeded expiration date.
- Name must be the same as on the application.
- Date of birth must match with the date of birth on the application.
- A portion of Megan's Law requires a registered sex offender to obtain a state-issued ID or driver's license annually upon conviction. Therefore, the expiration date will be one year from issued.
- Even though the address may not be a current one, it should match the date the individual indicated that he or she was living at that address.
- Make sure this is the person in front of you. Check hair and eye color and weight
- When in doubt about a form of ID, shine a black light over it. A purple hologram should appear.

For a visual guide, request a copy of a driver license booklet printed by Hensley & Company at CA&E Department, 602-264-1635.

Pay Checks

Consider the following when checking an individual's pay check or stub:

- Be certain the name matches the name given by the applicant.

- Most paychecks or pay check stubs provide Social Security numbers. Use that to verify the number given on the application.
- The application should provide you with starting dates for his or her current employment. Check the year-to-date and make sure there is a match.

VISA

Prospective residents may also give their Visa as a form of ID. Examine the following:

- Make sure the name on the application matches the name on the Visa. Do not believe any Americanization of the name. The name on the Visa is the name.
- Is the expiration date still valid?
- Is the photo recognizable as your applicant?
- If he or she is here on an employment Visa, he or she needs to provide you with employment information such as a letter of intent from an American employer or a current paycheck.
- If he or she is here on an Education Visa, ask the individual to provide you with a copy of his or her student registration information.

Additional information is available from The U.S. Department of Justice publication, *A Guide to Select U.S. Travel and Identity Documents*, available at www.fels.org/insforms/insdocs.htm.

Passport

A passport does not allow a person to stay in the U.S.; it only allows them to travel here. However, a passport may have an imbedded Visa. If that is the case, the Visa information above applies.

Resident Alien Card

According to the U.S. Immigration and Naturalization Service, 80 percent of the “old- style” Resident Alien cards are fake. (These are the “green cards,” which are really pink.) The new Resident Alien cards now say, “PERMANENT RESIDENT CARD.”

Make sure you examine the following:

- Make certain the name is the same as on the application.
- Note the expiration date.
- Verify that the photo on the card is that of your applicant.

Mexican Consular Card

Several local governments are accepting these cards as forms of identification for government services. Steven McCraw, assistant director of the FBI’s intelligence office, stated in 2003 that the matricula consular is not a reliable form of identification. He added that there are major criminal threats posed by the cards and a potential terrorist threat.

For additional information on these cards, visit www.fbi.gov.

What identification your property requires is management or the owner’s decision, as long as it is in compliance with fair housing laws. Consider a statement issued by The U.S. Department of Housing and Urban Development: “In the wake of the attacks of September 11, 2001, landlords and property managers have inquired about the legality of screening housing applicants on the basis of their citizenship status. The Act does not prohibit discrimination based solely on a person’s citizenship status. Accordingly, asking housing applicant to provide documentation of their citizenship or immigration status during the screening process would not violate the Fair Housing Act.”

Keep your property safe. Require proper identification and be knowledgeable on the types of valid. ID.

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