

Resident Screening Fact Sheet

By George Lisenbe, Regional Sales Manager, CoreLogic SafeRent

The importance of resident screening cannot be emphasized enough, because when a good screening method is used, it can help apartment properties financially manage portfolios by increasing Net Operating Income (NOI). This fact sheet provides best practices and screening tools properties can use to leverage screening data to its fullest potential. These tools should help property owners and managers pick the best residents which may reduce bad debt, balance risk and occupancy and improve NOI.

Best Practices

Most applicant screening methods are similar in that they examine a few applicant attributes, such as rent-to-income ratio or debt levels, and make a judgment of an applicant's likelihood to meet their rental obligations. Such methods, however, do not consider the hundreds of variables that impact an applicant's ability and willingness to pay rent. Nor do they consider the interactions of such variables. The following best practices provide guidelines that can be used when choosing a resident screening method.

1. Statistical Resident Screening Model

Consider selecting a statistical resident screening model. Results-based, statistical modeling has been used for decades in the mortgage industry, credit card industry, and numerous other industries because it is the only technique that can objectively determine which variables are predictive of the performance being modeled and appropriately weigh these variables. This methodology is deemed to be more accurate and delivers better bottom line financial performance. Statistical scoring models built specifically for resident screening deliver a score that estimates the credit risk that an applicant may not satisfactorily fulfill his/her lease obligations.

2. Landlord-Tenant Data

It is important for a screening model to include landlord-tenant data in addition to credit payment history to get a complete picture of prospective resident lease performance. This data should include past court actions, prior landlord inquiries, and landlord-reported history information regarding lease performances. Please ensure that the screening model uses the largest landlord-tenant data set because doing so should provide the most comprehensive score and prediction.

3. Fair Housing Compliance

Use a resident screening method that improves Fair Housing compliant resident selection. A mathematically-derived score and standard acceptance levels ensure more consistent interpretation and execution of acceptance policies than other screening methods. Elimination of manual screening decision overrides should improve Fair Housing compliance even further.

4. Adjustable Acceptance Levels

Resident screening models with adjustable acceptance levels provide property managers with

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We apologize for any incorrect information within the contents of these pages. Please notify us of any errors and we will make the corrections.

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Protect Your Business and Your Applicants: 5 Tips for Leasing Office Data Security

By Mike Lapsley, General Manager and Vice President, RentGrow, Inc.



With identity theft and data breaches becoming more commonplace in today's high-tech world, information security is an increasingly important responsibility for businesses.

As a large data provider to the multi-family industry, RentGrow is in-tune with regulations surrounding data

security and would like to offer some helpful tips to ensure that your business is doing what it can to maintain a secure environment, and comply with the Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions (FACT) Act.

The FACT Act of 2003 provides guidelines for storage and disposal of consumer information such as credit reports. It is important that property management companies, in conjunction with their legal counsel, determine data security best practices that are in compliance with the FACT Act.

5 Tips for Leasing Office Data Security

Review the following tips to learn about best practices for data security and to ensure that you have systems in place to protect your applicants' privacy.

1. Maximize Desktop Security

Limit electronic access to private applicant information to only those employees who need information to fulfill their job requirements. It is recommended to protect computer access for each authorized employee with a unique password of appropriate strength and complexity (not "123456" or "password1"). Intelligent passwords are crucial because simple and easy to guess passwords are still a common way for hackers to access sensitive information [1]. Update passwords every 90 days and set automatic logouts so that the computer will lock after a set time of inactivity. Be sure to docu-

ment all employees with access and what systems they have access to.

2. Raise Awareness of Laptop Security

Laptop security is a critical part of data security due diligence. Human error, such as lost or stolen laptops, is the largest single cause of data security breaches and accounts for over 35% of reported incidents, according to the Identity Theft Resource Center of San Diego [2]. Aside from following electronic security protocol, it is wise to educate your staff about the risks of theft outside your secure office environment. Make your employees

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10	11	12 PMAWM Board Meeting GRAND RAPIDS LEAD RENOVATOR Certification	13 GR RAPIDS Training Classes presented by Sherre Helmer "Increase Productivity by Managing Performance" and "Selling Value Not Price"	14 KALAMAZOO Training Classes presented by Sherre Helmer "Increase Productivity by Managing Performance" and "Selling Value Not Price"	15	16
17	18	19	20 KALAMAZOO MAINTENANCE BREAKFAST "Emergency Preparedness"	21 GR RAPIDS LEAD RENOVATOR Certification	22	23
24	25	26 PMAM Board Meeting	27	28	29	30

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Includes information on the R-22 phase-out, appropriate refrigerant and oil applications, service techniques, as well as safe handling of R-410A
Cost: Members: \$129 Non-Members: \$159 per person

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12th - PMAWM Board Meeting

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9:00 am - 1:00 pm & 2:00 pm - 5:00 pm
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9:00 am - 2:00 pm
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aware of responsible laptop transport and handling protocol to minimize risk.

3. Protocol for Staff Changes

In the event of a staff change, it is imperative for companies to have procedures in place to **immediately** terminate access to applicant data for former employees. In a massive security breach at a large data company in 2005, one way thieves stole personal information was by using log-in names assigned to former employees [3]. To protect against theft, assign an individual to be responsible for terminating access. Upon review of documented checklists of all access granted to former employees, the responsible individual must immediately deactivate and terminate all access privileges, in all systems.

4. Securely Store Hard Copies

Although data storage is clearly trending toward paperless, many companies still store applicant information as a hard copy. If so, be sure to store these paper files securely. Lock all file cabinets and offices storing private applicant data to protect against internal or external theft. Document and restrict access to these storage spaces to employees with permissible purpose.

5. Properly Dispose of Unnecessary Electronic Files and Documents

Businesses must strike a balance between legal requirements for storing data and data security due diligence regarding disposal of sensitive applicant information. Once storage requirements are met, it is best to immediately destroy all unneeded documents containing personal information to a point where the information cannot be reconstructed or reused in any way.

Conclusion

Today, it's more important than ever to make sure your business complies with the FACT Act to successfully defend against litigation from applicants, a damaged reputation, and associated financial penalties. Be sure your company is complying with data security regulations and conducting due diligence for the good of your clients, your business and the public.

This article is meant to provide education and information on this topic, and should not be construed as official legal advice. All property management companies should consult with their legal counsel regarding their organization's data security policies.

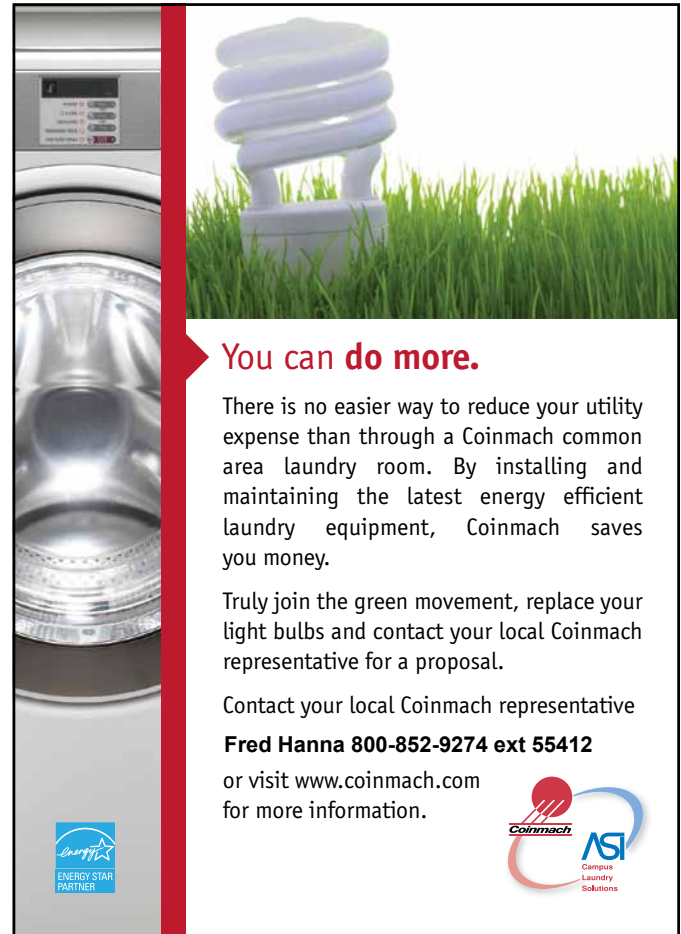
Mike Lapsley is General Manager and Vice President of RentGrow, Inc., the resident screening experts (www.rentgrow.com). He can be reached at lapsley@rentgrow.com.

Citations:

[1] Vance, A. (2010, January 20). If Your Password Is 123456, Just Make It HackMe, *The New York Times*. <http://www.nytimes.com/2010/01/21/technology/21password.html>

[2] Krebs, B. (2009, January 6). Data Breaches Up Almost 50 Percent, Affecting Records of 35.7 Million People, *The Washington Post*. <http://www.washingtonpost.com/wp-dyn/content/article/2009/01/05/AR2009010503046.html>

[3] Timmons, H. (2005, April 13). Security Breach at LexisNexis Now Appears Larger, *The New York Times*. <http://www.nytimes.com/2005/04/13/technology/13theft.html>






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How to find the Screening Assessments

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2. Click on "Employment Screening" on the left
3. Check out the Available Assessments (over 500 total)
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a powerful tool for fine-tuning and controlling the balance between loss rate and vacancy rate. It is best if the screening model gives each property within a portfolio the flexibility to adjust its own acceptance level based on the financial risk that is acceptable for that specific property. This allows a property to adjust levels as economic conditions, vacancy rates, and other market considerations change. This flexibility also accommodates portfolios that have a variety of property classifications because it allows acceptance levels to be adjusted to accommodate risks associated with specific property classifications. For example, a Class A property may require a higher acceptance score than a Class B property in the same portfolio.

5. Instant Score Results

To shorten the sales cycle, you may consider using a screening method that delivers decision scores instantly. Decision scores should be delivered seconds after applicant data is entered, allowing agents to process leases before applicants leave the leasing office. This may reduce the likelihood of prospective residents shopping somewhere else for an apartment.

6. Criminal Screening

Maintain a safer community for residents, guests and staff by incorporating criminal screening. Consider a criminal screening product that delivers results to the leasing staff based on criteria established by the property. Automation ensures that all decisions are made consistently, improves Fair Housing compliance and frees the staff from interpreting complicated criminal reports.

7. Terrorists Screening

Under Presidential Executive Order 13224, apartment owners

are prohibited from entering into a lease or other real property transactions with Specially Designated Nationals (SDN) and Blocked Persons. The Treasury Department's Office of Foreign Assets Control (OFAC) maintains a list of known and suspected terrorists, international narcotics traffickers, and their representatives that are designated as SDNs and Blocked Persons. Violations of this regulation can result in criminal penalties ranging from \$50,000 to \$10,000,000 and/or up to

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Are You Gambling with the Consistency of Your Criminal Screening Decisions

By George Lisenbe, Regional Sales Manager, CoreLogic SafeRent

An increasing number of management companies are utilizing criminal screening tools to improve the safety of their communities for residents, guests, and staff. While criminal screening can decrease a management company's liability due to criminal acts, it can also expose the company to Fair Housing compliance issues. In order to minimize compliance risks, it is imperative that management companies establish a criminal screening policy that treats applicants equally and fairly. While each management company should consult their legal counsel when establishing or updating a criminal screening policy, some questions to consider include:

- **Does your criminal screening policy define accept/decline criteria by specific offense type and offense date?**
- **Does your leasing staff have the skills required to interpret complicated criminal records?**
- **Are you certain that criminal screening decisions are made fairly and consistently at your properties?**
- **Can your leasing staff make criminal screening decisions without assistance from mid or senior-level management?**
- **Does your current process allow you to monitor criminal screening data, offense types found, and accept/decline trends in order to update the policy to current business conditions?**
- **Can you ensure and verify that criminal screening is run on all applicants?**

If you answered “no” to any of these questions, an automated criminal screening service may enable you to establish and enforce a more consistent and compliant criminal screening policy. With most criminal screening tools, leasing agents are expected to make real-time

decisions about what searches should be conducted and to determine if criminal offenders should receive an “accept” or “decline” leasing decision. This places undue burden on the agents and increases the risk of Fair Housing violations if searches are conducted or interpreted inconsistently. Consequently, most existing criminal screening tools expose multifamily businesses to unnecessary risk.

Look for a criminal screening product that categorizes criminal records and automatically provides a clear accept or decline leasing decision based on criteria established for the community. The product should allow you to set the policies for accepting or declining criminal offenses using criminal offense categories covering crimes against person property, and society. The technology should quickly evaluate criminal record search results and automatically deliver an accept/decline decision to your staff. Ideally, your criminal screening product should include management reporting to monitor the number of accept and decline decisions returned and to view the breakdown of criminal search results by offense type. With this insight, you can monitor staff performance and adjust screening criteria to meet business and legal demands.

CoreLogic SafeRent offers an automated criminal screening service called Registry CrimSAFE® that frees your staff from the burden of interpreting criminal search results. Automated decisions ensure consistency and improve Fair Housing compliance. For more information about CrimSAFE visit safereent.com.



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30 years imprisonment. OFAC also has authority to impose civil penalties of up to \$1,075,000 per violation. To avoid penalties, please ensure that your resident screening method checks applicants against the OFAC list.

8. Management Reporting Suite

Statistical resident screening models include a suite of management reports that help properties leverage the data collected in the screening process. Reports analyze the screening data to provide powerful business intelligence. This intelligence allows property managers to make better leasing decisions, discover growth opportunities and measure and adjust marketing strategies.

If the data analyzed by the management reports is not based on statistical scoring, than the business intelligence provided

by the reports may not be accurate. Reliable data coupled with business intelligence has proven over time to reduce risk and increase NOI.

Choosing a Resident Screening Model

As you can see by the guidelines outlined above, a proper resident screening process incorporates more than just credit reports. There is an abundance of data that can help properties assess risk and manage apartment communities more profitably, in addition to maintaining security for residents and staff. Make sure your resident screening method harnesses all of the available data and analyzes it with a statistical scoring model. These guidelines provide managers and owners with the necessary knowledge to select an effective resident screening method that can positively impact the bottom line.



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