Do you who and who lives or works with you , it is time we know every each person we come across in our community , every driver that deals on our community transport business, every tenant that lives in our houses and more so every worker that we employ into our little business and companies so don’t leave till another day ….. Contact us NOW

Do you know how many children that need assistance or to be catered for, do u know how many age people that need attention in your community….. Consult us today and let get all this done for you.

We are neither police nor any security firm but we are given these services to help our people have rest of mind in their home and office even is free to take any means of transportation in the community.

|  |
| --- |
| Smoftlinks security Property Management is a full time, full service property management company providing professional management services for the daily operation of income-producing investment properties. We extend an opportunity for property owners to take advantage of our complete property management services or limited services depending upon individual needs. |
| ***New Tenant Selection***  Screening of new applicants include:  past and present rental history, employment and credit history, criminal records, evicting and preparation of lease/rental agreements.  ***Rent Collection***  Includes collection of rents, issuing of late notices and all other tenant notices, deposit of rents into insured trust accounts maintained for owners' funds.  ***Tenant Relations***  All tenant-related matters are handled by our office. Tenants are notified in writing to refer all matters to our office. No more late night phone calls to the owner.  ***Maintenance***  On site supervision of general maintenance and repairs, cleaning and painting of vacant units, landscaping and common area maintenance, remodeling and renovation.  ***Evictions***  When required, eviction proceedings are instituted by Security Property Management. You are not required to attend court proceedings. |

Information Systems Security and Privacy aims at creating a meeting point for researchers and practitioners that address security and privacy challenges that concern information systems, especially in organizations, including not only technological issues but also social issues.

**Property Management**

**INTRODUCTION – Smoftlinks global ventures is a licensed property**

**Management including Neighborhood watch and home security company operating in Lagos state. It is owned and operated by a private. We act as the intermediary agent between owner/investors and tenants. If you are looking for a company that can handle the**

**daily problems of property management, our services are what you are looking for.**

**Through phone calls, email, letters and statements, we keep you informed of the**

**status of your property. We will help you maximize your investment income while**

**minimizing your expenses and maintaining the occupancy of your property.**

**GETTING STARTED - We can help right away as long as there is no current**

**contract with another sales or property management company. All you need to do is**

**to call our office at 08178653193 / 08134692447 to obtain more information.**

**FEES - The initial Set-up/Start-Up fees for every new Tenant placed into a property**

**is just a bearable fees. This fee is for checking and registering the tenant into our database and also to issue the tenants resident permit if found clean before getting place in any property under our care. We do offer the option of “Tenant Placement Only” services if the**

**homeowner/investor prefers to manage the property on their own.**

**RESERVES - An initial reserve of $500.00 is requested in order to start managing a**

**property. The funds held will be used for deposits to turn on utilities (water, power,**

**gas, etc.), and for advertising the property. When the funds are exhausted, we will**

**contact you to replenish them. When the property is rented, the balance of the funds**

**will be credited back to the homeowner/investor.**

**FIX UP – Incase there is any of our client who is interested in property, We will set up an appointment with you to get acquainted with your property. We strive to have excellent homes and would like to acquire them in excellent condition. An agent will review the condition of your property and may require the homeowner/investor to "fix up" the property to our needs and specifications. We do not want to be a "slum lord" and hope our homeowners and investors feel the same way.**

**SCREENING TENANTS - Our mission is to obtain the highest qualified tenants.**

**We do pull Tenant’s credit, but our overriding tenant profile is based primarily on**

**employment and rental or ownership history. Verifying employment assures the**

**owner that the tenant has a means of paying the rent, has a clean record and well traced while checking rental/ownership history assures the owner that the tenant will maintain the**

**property. Owner/Investors are notified of an approved or rejected applicant.**

**Tenants who have filed bankruptcies will be considered on a case by case basis while**

**those who have been evicted will not be considered. Smoftlinks global ventures is a fair housing advocate and does not discriminate against any applicantor tenant based on race, creed, color, religion, national origin, handicap or familial status.**

**LEASING AGREEMENT – Smoftlinks global ventures has its own leasing**

**agreement adapted for Nigeria property law. One year leases are provided to the tenants**

**unless directed otherwise by the owner/investor. Tenants are required to come to**

**the property to sign and to hear an explanation of the lease to reduce any**

**misunderstandings and to ask questions regarding the contract. This starts off the**

**tenant/agent/landlord relationship on the right foot, which is very important to us.**

**All move-in funds must be paid via certified funds, e.g. cash, check, or Bank transfer. If check bounces it will not be taking lightly with the tenants**

**PETS - The majority of tenants do not have pets. We prefer not to allow pets in all**

**of our properties; however this is a negotiable item with the owner/investor. If pets**

**are allowed a pet deposit fee of #50,000 is collected. If damage caused by the animal**

**exceeds the pet deposit, we will hold funds from the security deposit. Any unlisted**

**pets found on the premises may cause forfeiture of the security deposit.**

**COLLECTIONS - In the event that there are funds due to the account from the**

**tenant after they have moved out, and if they do not satisfy the account, derogatory**

**remarks along with the value that was lost is reported to the credit agency. A**

**collection on the credit report from a real estate company can hinder the tenant**

**from re-renting through another property management company, securing a**

**mortgage, etc.**

**RENT COLLECTION – We currently do not handle Rent collection. Rent is paid**

**directly to the owner/investors but if latter owners /investors decides to seek for our service by helping in collecting of rent we will surely welcome it.We do however send out late notices and manage the eviction process if an owner/investor informs us that they have not received rent by the past due date indicated in the lease agreement. Our standard lease agreement indicates that rent is due on the first and is considered late after the 5th of the**

**month. Eviction process starts on the 15th.**

**TENANT RETENTION - Good Owner/Investor/Tenants are the key to successful**

**rental property management. We would like to satisfy our owners as well as the**

**tenants and keep them happy by asking them to cooperate with the needs of the**

**other party. Owners are required to keep their home in excellent condition, and**

**tenants are required to maintain that condition.**

**MAINTENANCE - We understand your need as a landlord to be kept abreast of**

**property condition both physically and financially. The owner/investor is**

**responsible for all costs associated with repairs, supplies and the overall upkeep of**

**the property. We will contact you for any maintenance work. However there are some cases where we use our best judgment on repairs without your authorization for emergency**

**maintenance. Emergency maintenance includes but is not limited to loss of air or**

**heat, water damage, main drain stoppage or electrical problems. Most emergency**

**repairs can be fixed at the time of the service call. Prompt attention on the owners'**

**behalf to maintenance issues keeps tenants happy and prevents minor problems**

**from turning into high naira expenses.**

**INSPECTIONS - At the time of lease signing, the tenants are given a "Move-**

**In/Move-Out" inspection report which is completed signed and copy mailed to the**

**Tenant and the Owner/Investor within 15 days. In conjunction with the Tenant, we**

**indicate what is damaged, scratched, stained, dented, etc. at the time they move in.**

**We then use this report upon move-out to compare and estimate any damages. An**

**annual inspection is done to all of our properties, as preventative maintenance, so all**

**of our owners are aware of the condition of their properties. This also allows routine**

**maintenance to be processed and done, e.g. exterior paint, roof repairs, deck**

**repairs, etc. Inspections may also be done upon request.**

The Links is a sport agency and consulting firm could mean a number of different things, depending on one's specialty and the area of concern. Generally speaking, our business is to help sports men and women function, guide, package them and for them to see their careers as a lucrative business.

Though we may not seem like it, when a fan is watching his favorite team play, he is not watching a bunch of guys having fun, but he is rather watching a business function. While those on the field or court are called athletes, we are actually business associates that function in a complex world. While our role is not to worry about the accounting books, all our members have a responsibility to the bottom line.

This is why our sports agency and consulting firm is so important. It is no longer accurate to call sports a multi-billion dollar business around the world. Its influence and economic power run into the trillions of dollars. Many times, in order to be successful, there has to be a comprehensive plan that focuses not only on team development, but [public relations](http://www.wisegeek.com/what-is-public-relations.htm), sport site management, government regulations and many other areas. Accomplishing all these can become overwhelming. This is where our firm can help.

Our sports agency and consulting firms specialize specifically in dealing with business law as it relates to sports. We actually have lawyers who advise clients on legal issues. For example, if a person decides to purchase a sports franchise, there are a myriad of issues that can come up when more than $1 billion US Dollars (USD) changes hands. Our lawyers make sure our clients' best interests are taken care of.

Also specialized in the design and location of new facilities, such as stadiums and arenas. In these cases, we put on an extensive public relations campaign and work closely with various levels of government to get a package approved. Most arenas are the result of both public and private money, making such comprehensive approaches necessary.

Our firm also deals with the athletes themselves; work with college teams, help schools keep their athletes in school, managing of school inter-house sport, in production of sport wears, supplier of sport equipment and academic eligible. We also offer some sports [psychology](http://www.wisegeek.com/what-is-psychology.htm) services, advice athletes on future plans, helping them understand they are also a part of the business and should be seen as a valuable asset.

No matter what a sports consulting firm does, or even if they do all of the things mentioned above, the bottom line is to treat the sports team as a business. When there are billions of dollars at stake, the charge assessed by such a firm may be considered a great bargain. The overall goal is to increase performance, not only of the team itself, but of the business operation in general.

Sport Structures established in 2002 is an award winning sports education management consultancy. We have supported over 40 National Governing Bodies of Sport, all County Sport Partnerships, the major National Sports Organisations and a broad range of Local Authorities in over 300 projects.

We are one of UK's leading community sport coach education training providers as well as delivering award winning intervention programmes addressing social disadvantage. We have also worked international with governmental bodies in the Middle East and South America.

We pride ourselves in successfully shaping the development of sport by providing high quality, products and services

AGREEMENT TERMS

**General tenancy agreement**

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* 

**A general tenancy agreement outlines the legal rights and responsibilities of a tenant and property manager/owner.** Special terms can be added if the property manager/owner and tenant agree.

The [General tenancy agreement (Form 18a)](https://www.rta.qld.gov.au/Resources/Forms/Forms-for-general-tenancies/General-tenancy-agreement-Form-18a) is for tenants renting houses, townhouses, units and houseboats.

The person renting the accommodation is known as the tenant and the person providing the property is the property owner/landlord or a property manager/agent.

Fast facts

* It is a legally binding contract (also known as a lease).
* It must be in writing.
* It must include the standard terms and can include special terms (e.g. keeping pets, pest control, water charging, carpet cleaning or pool maintenance).
* It should be written in a clear way.
* The property owner/landlord must pay for the cost of preparing the agreement.
* The tenant must sign the agreement and return it to the property manager/owner within 5 days. Tenants should be sent back a copy within 14 days of the property manager/owner receiving the original copy.
* It applies to everyone renting the property (e.g. includes those in [share homes](https://www.rta.qld.gov.au/Renting/Thinking-about-renting/Tenancy-agreements/Share-homes-cotenancies-and-subletting) or [co-tenancies](https://www.rta.qld.gov.au/Renting/Thinking-about-renting/Tenancy-agreements/Share-homes-cotenancies-and-subletting)).
* The property manager/owner has a right to know of everyone who is living at the property. The property manager/owner needs to be notified of and give permission for any new tenants or [sub-tenants before they can move in](https://www.rta.qld.gov.au/Renting/Thinking-about-renting/Tenancy-agreements/Share-homes-cotenancies-and-subletting).
* The property manager/owner must keep a copy of the tenancy agreement for one year after the agreement ends.

Lettings & Property Management for professionals

We have Flats, Apartments & Houses to rent in Bristol

Maggs + Allen Residential Lettings is a professional letting service with a large selection of quality properties to rent in & around the Henleaze, Westbury Park, North Bristol and Harbourside areas of Bristol.

We offer landlords and tenants an easy, problem free service in the rental, letting and property management of homes for professionals or family’s through-out Bristol and surrounding areas.

Whether you are a young professional or a family, Maggs + Allen has the right rental property for you, with properties ranging from studio apartments to detached family homes.

Let us help you find your ideal home

Search for properties within your budget using the search facility at the top of the page.

Please call to arrange a viewing 0117 949 9000 or email – lettings@maggsandallen.co.uk

Administration Fees

An administration/referencing fee of £360.00 including VAT is payable for up to two applications and £132.00 including VAT for each additional tenant to be referenced thereafter. The fee will be payable upon submitting your application. These fees are non-refundable should you decide not to proceed with the transaction, if referencing fails. Should the referencing company request a Guarantor to support your application an additional fee of £60.00 including VAT will become payable.

The Guarantor will also be required to sign a declaration form and the Tenancy Agreement. Each applicant will be required to complete our terms and conditions and to return to our office prior to the commencement of referencing. Click here to view T&C's

The Application Process

Once you have had your offer accepted, subject to contract, by the landlord what happens next? We will write to you confirming details which will include the rent per calendar month, deposit amount, proposed start date and length of tenancy. At this time the agency/referencing fee is payable (as detailed above). Once paid an application form will be emailed to you so that the referencing process can begin.

Right to Rent Checks

We are now required, by law, to check every prospective tenant has a right to rent in England. We need to take a copy of your Passport and Visa (if applicable) upon submitting your application from each applicant aged 18 or over. You will need to be present with your documentation.

If you DO NOT hold a British Passport, EU ID Card, EEA ID Card or you’re a Swiss National, we will require a valid VISA permitting your stay. Further checks will be carried out before the expiry of your VISA to ensure your VISA is still valid.

If it is found that you do not have a right to rent, we are obliged to inform the Home Office. If you fail to provide satisfactory documentation or where we suspect that you have provided fraudulent documents, we will inform the Home Office and we will be unable to continue with the tenancy. If this is the case your agency fee will be NON REFUNDABLE.

Referencing

We use a third party company, Tenant Screening, to carry out credit and reference checks on our behalf. We will register you with Tenant Screening (online) and they will send you a tenancy application via e-mail for you to complete and return. Tenant Screening require all applicants to provide the following:

Employment details and proof of income

Current Landlord details

Bank details

Minimum of 3 years address history (unless moving from overseas)

We recommend as soon as you receive the application to complete and return ASAP to avoid any delays to the move-in date. This is particularly important for tenants wanting to move-in within a short timescale. Sometime referees cannot always turn around your reference quickly and may need further declaration or can be transferred to other departments within your company. In this instance you may have to chase up those particular referees.

The sign up process and key hand over

Once all references have cleared we will write to you, in advance of the move-in day, with a copy of the tenancy agreement and monies required ready for the start of your tenancy. We will also include the date and time to attend our office to sign and complete the hand over.

We require cleared funds on or before the agreed move in date; this money can be paid in advance via bank transfer or debit card. IMPORTANT - The money needs to clear into our account before the time you come to the office and sign the tenancy agreement. We recommend all funds have been received and cleared a day or so prior to your sign up date.

Once you have paid and signed the tenancy agreement we will provide you with a welcome pack and other useful information which will help for a smooth move. Most Landlords will provide a written Inventory and Schedule of condition report about the property. You will be given 7 working days in which to make any comments and to return to us (if we manage the property) or directly to your Landlord if we don’t retain the management. This will also have all meter readings listed so you can advise the relevant utility providers.

Deposits

All of our managed properties will be registered with The Deposit Protection Service (The DPS). In this case the Lead Tenant will be emailed (via The DPS) with a repayment ID. This will be required at the end of your tenancy for repayment so ensure this is kept in a safe place. Let Only Landlords may also choose The DPS or another Deposit Scheme. All deposits held within an Assured Shorthold Tenancy must be registered with a deposit protection scheme within 30 days of the tenancy start date.

Future Rental Payments

Should we manage the property, you will be provided with our clients account details ready for the next month’s rent. On a Let-Only basis we will provide the account details of your landlord and standing order for you to complete.

importance of tenancy screening

Landlords should properly screen prospective tenants by running credit checks, verifying income, confirming employment, conducting criminal and other background checks, and verifying prior landlord and residence histories in order to assess whether a prospective renter will make a good tenant. Proper screening helps landlords avoid the common problem of accepting applicants who end up being problematic.

Here are the 7 steps to take when screening tenants for a rental property:

1. Determine What to Screen For

There are 5 areas of a person’s history and background which are worth screening. They are: income, work history, evidence of criminal background, credit, and previous residence. While some suggest that you don’t need to screen for all of these, a wise landlord will screen for all of them and with every applicant. Careful screening will produce indicators you can use to filter prospects; and, good-caliber candidates will usually have the following:

Income that meets or exceeds the 3-times rule (see below)

Good work history with apparent tenure on the current job

Verifiable income from employer and/or tax return information

Credit that meets or exceeds your filtering level (generally 620 or above)

Criminal background check does not uncover any felonies nor a pattern of misdemeanors

Prior residence and landlord checks show favorable tenancy

As a landlord, there are ways that you can learn how to screen tenants yourself. However, that involves making multiple phone calls which can sometimes be fruitless, paying individually for certain items like credit checks, and running up against potential compliance issues and even being prohibited from accessing certain information you need.

How Tenant Screening Software Can Help

Even legal complications can arise during the tenant screening process, related to things like checking credit or asking illegal screening questions. Fortunately, there are tenant screening services available that can help mitigate your legal risk along with making the process easy. Tenant screening services like RentPrep are inexpensive and are well worth considering using.

Include Co-Applicants in the Tenant Screening Process

Make sure you are apprised of any potential co-applicants. If a person is going to live in the unit, and are of legal age, they should be considered co-applicants and have their background checked along with the principal candidate.

2. Pre-Screen Candidates

A lot of trouble can be avoided by simply learning how to screen applicants before you even have them fill out an application. Don’t take pets? Ask applicants a simple question regarding that. If you don’t allow tenants with felony backgrounds and let mention you run a criminal background check, many will withdraw from consideration right then. Inform tenants of your credit, income, and previous landlord screening and many will bow out because they know you’ll uncover issues.

Use Social Media as a Pre-Screening Tool

Looking into an applicant’s social media accounts can be amazingly insightful. Seeing the candidate’s uncouth behavior as evidenced on their Facebook or Instagram account should throw up an immediate red flag.

Tenant Screening Software Provides More Information

Once you get beyond the prescreening process and actually take an application, consider using a tenant screening service rather than doing the rest as a do-it-yourself process. Tenant screening software and services are the best tools because they handle all the research and keep you in legal compliance.

3. Run a Credit Check

A credit report can tell you whether or not a prospective tenant pays their bills on time. It also allows you to assess an applicant’s debt and how big a bite monthly payments take out of their income. Credit reports should come from one of the top 3 credit reporting agencies (TransUnion, Experian, and Equifax), or in the form of a FICO or similar score. The best credit reporting will include data combined from all 3 services.

Most landlords or property managers should use the generally accepted figure of 620 or better as their credit score filter.

Tenant Screening Software Provides Credit Checks

Checking credit is one of the areas most prone to legal issues if done incorrectly. Today, the best way to run a credit check and glean insight from the credit report is to use a tenant screening service such as RentPrep. Not only can these be used to check an applicant’s credit, but they will also do it legally and keep you in compliance with the law. Plus for their small fee, they can handle the other background checks.

4. Run Criminal Background Checks

In addition to pulling credit reports, you need to screen renters’ background. You should check state and federal criminal records to determine whether or not the prospective tenant has a criminal history. Sex offender registries and terrorist watchlists are typically included in criminal background checks and important to consider.

Tenant Screening Services Can Do Background Screening

Tenant Screening Services such as RentPrep can help with Federal, State, and local criminal background checking. This is something that you virtually can not do on your own.

5. Verify Income and Employment

One of the most important pieces of information for you to assess is the applicant’s income. That will help you determine whether the applicant can even afford the rent. Credit and financial background checks will provide partial income information.

However, you should check with the current employer to verify they are employed there, in what capacity, and at what salary. Employer’s comments about job performance and history will indicate whether continued employment is likely. Job stability can be as important as the amount of salary.

There are many guidelines on how to screen a tenant for the rent amount. One simple one is called 3 times rule. If the applicant’s gross monthly income is 3 times the rent, they can likely afford it.

Live Tenant Screening Services Have an Advantage

One of the advantages of tenant screening services like RentPrep that use live screeners is that they can make telephone calls to verify current employer, time on the job, nature of employment, and check with previous employers regarding the history on those jobs. Without a service, you’d have to make those phone calls yourself and know what you legally can and can not ask.

6. Check Previous Addresses, Landlords, and Eviction History

You should verify one or more previous addresses. Assuming the applicant was a renter, the history with those landlords should be researched. You want to find out what they paid in rent, if those payments were timely, and whether the landlord or neighbors had any problems with the applicant while there.

It’s generally good to check at least 2 prior landlords. Sometimes, the current landlord is so happy to get rid of a bad tenant that they’ll tell you anything! Because the previous landlords are no longer vested in the situation, they will normally be more forthcoming with the true story about their experience with your candidates.

In addition to checking with previous landlords, you can also check local housing court records to see if the prospect has any evictions, and even look for judgments for damages in their court history.

Conduct These Checks With Tenant Screening Software

Similar to checking with employers, tenant screening with live screeners like that provided by RentPrep can investigate current and prior landlords to find out about a candidate’s previous tenancy. Those services save you from having to make those phone calls yourself and know how to legally inquire about a candidate.

7. Accept or Reject the Applicant

Once you’ve compiled the credit information, background data, and have verified both income and employment, you are ready to make a decision. The sum of the compiled data will point to either an acceptance, a clear decline, or tentative situation requiring a judgment call.

When all the indicators point to a potentially good tenant, you’ll have a sense of who to accept, but it rarely a completely clear picture. In many cases, you won’t find an ideal candidate, but will rather scrutinize the “overall package” of characteristics. If one item is a bit less than ideal, but the other areas look good, you may potentially have a good candidate.

As noted above, you are looking for a candidate who has an overall solid picture in the following areas:

Income that meets or exceeds your criteria (suggested as the 3-times rule)

A pattern of stable work history with solid time on the current job

Verifiable income from the current employer and/or tax returns

Credit that meets or exceeds your criteria (suggested at 620 or above)

Criminal background void of any felonies patterns of misdemeanors

Favorable prior residence and landlord histories

A Judgment Call After Tenant Screening

If tenant screening shows a mostly-qualified candidate, but with a few issues, then it ultimately comes down to judgment call regarding whether or not to rent to them. Some common judgment scenarios include:

Good verifiable income, but it’s commission based or self-employed – If all the other factors are good, this might be a good candidate

Good income and time on the job, but credit is below your criteria – if the source of the bad credit was a single incident (like the post-2007 mortgage meltdown) but current credit looks like it’s being handled well, this might make a good candidate.

There is a court judgment but their payment history looks good otherwise – a good example is a candidate who has a hospital collection resulting from a time when they were uninsured

Minor criminal violation – perhaps a candidate well into their career has a DUI from when they were in college. They may be beyond that now.

Problems with a prior landlord even all other data is positive – there are instances where the landlord is the real culprit, or there’s just a personality conflict. This could still be a good candidate, and previous landlords could substantiate it.

Denying An Applicant After Tenant Screening

One of the clearest indicators of a rank amateur landlord is that they will rent to anyone seems willing to pay the rent. It’s better to forego a candidate than to rent to a bad one, and if there are clear indicators that a candidate is problematic, then you are within your rights to decline them.

Clear problem areas include:

Their income can’t support the rent

Their credit is too low or payment history is poor across a number of accounts

They have a criminal history that indicates potential risk

Employment is unverifiable, they’ve too little tenure on the job, or the employer indicates workplace trouble

Prior residence research turns up evictions, judgments for property damage, unpaid rent, or problems with neighbors or law enforcement

You can face issues when denying a candidate, so you want to be prepared with supporting documentation and know that you’ve stayed within the boundaries of the law. Tenant screening software and services provide you with the necessary data to ensure you are not making subjective decisions or improperly denying candidates.

Issues with Tenant Screening Legal Compliance

Woven into the complexity of screening tenants is whether or not it’s even legal for a landlord or manager to make certain inquiries. Or, if they do conduct a check, to know how it must be conducted to remain on the right side of the law. This is why we’ve stressed the value of tenant screening services and software that help you maintain your compliance with the law.

Handling Credit Improperly Can Lead to Problems

Anyone trying to get credit and background information on another party must comply with the Fair Credit Reporting Act (FCRA) in regards to what is sought and how it is obtained. An inexperienced landlord or manager may run afoul of the FCRA and not even know it.

Topping the list, credit reporting agencies (CRA’s) require companies – including landlords – pulling credit data to be “accredited.” This can actually involve an onsite inspection of the inquirer’s office which is intended to ensure the business is legitimate, records are secure, and the entity has a valid reason to pull others’ credit data.

Fortunately, most tenant screening services and software companies buffer this process either with an abbreviated compliance process which doesn’t require the inspection, or by providing services in a way that doesn’t require end-user accreditation. These include using summary scores (like FICO score) instead of outright credit data or by having applicants initiate the reporting which they then authorize getting sent to the landlord or property manager.

Another area of importance to landlords is whether their attempts to collect credit information will generate what are called “hard pulls” or “soft pulls” on a person’s credit file. Hard pulls can have an adverse effect on the person’s credit score, albeit minor. Landlords don’t want to find themselves in any kind of dispute with an applicant because they were unaware that their credit could be impacted by a simple rental application.

Legal Requirements After Tenant Screening

Landlords and property managers are bound by the Fair Credit Reporting Act (FCRA) to supply proper responses if a candidate is denied due to their credit report or related factors. These responses are known as “adverse action letters,” and many small landlords and property managers are not even aware they’re supposed to send them.

Some tenant screening services and software generate these letters automatically; others have templates on file for clients to use.

Be Careful You Don’t Illegally Discriminate

Federal fair housing laws protect applicants from discrimination on the basis of race, national origin, age, gender sexual orientation, family status, or disability. So, be vigilant that you don’t accidentally run afoul of the law. Merely asking questions can get you into trouble, and you don’t want to face a lawsuit by turning away an otherwise qualified candidate because you denied them based on illegal criteria. This is why it’s important to properly learn how to screen tenants.