**CoreLogic® SafeRent®**

# Myth-Busting:
# Screening Applicants without a Social Security Number or Driver License

One of the most important parts of any leasing manager or property owner's job is screening applicants to evaluate risk to help choose the best quality tenants from an applicant pool. Ensuring the best quality tenants can mean increased revenue and invaluable word-of-mouth for a property. The duration of their stay also tends to be longer, avoiding costly vacancies and reducing the stress and time required to find new tenants.

When beginning the showing and screening process, it is typical to ask a potential resident for proof of identity, commonly a driver license and Social Security number (SSN). These two documents provide access to a wealth of data to help with the screening process including evictions, bankruptcy, credit scores, and criminal history. But what if an applicant can't provide a Social Security number or driver license? Can these applicants still be shown an apartment and screened to create a fair assessment of their risk? The answer is "yes."

While a potential resident may not possess standard documentation, there are a variety of other documents and methods by which identity can be established. Let's look at some common misconceptions and better understand the facts.

## Misconception #1: You need a driver license and SSN to run a credit report.

It seems to make sense that: a driver license and SSN should be used to run a credit report since this documentation provides the necessary address and identity information to do so. But while it is easiest to run a report with them, and they do increase the accuracy of results, the truth is, there are other ways to run the report. Credit reports can be matched on name and address, so it is possible in some cases to get credit information by providing the correct spelling of the applicant's first and last name along with address history.

A driver license confirms whether or not the person is who he or she says they are because it provides a picture ID and proof of address. It can be used for running DMV reports and some check-cashing products. However, a driver license has no bearing on credit or criminal reports.

A SSN is often assigned at birth and is tied to information such as birth and death records, marriage and divorce records, as well as some real estate transactions and criminal records. It is totally unique to each individual. It can be used to run a credit report–but it isn't necessary. While the assumption may be that if the applicant does not have a SSN, then they do not have any established record of credit, in many situations this simply is not the case.

Of course, more information about an applicant is always helpful, as Deona James, strategic account executive at CoreLogic® SafeRent®, a leading resident screening provider, notes, *"The more information you can gather about a potential applicant, the more thorough your screening process will be."*

## Misconception #2: You need a SSN and driver license to run a criminal background check.

Criminal records are public information and therefore criminal background checks can be run based on name, date of birth and possibly address history. Complete address history may be tied to a SSN that would make the process of adjudicating and matching criminal records easier to eliminate false positives associated with common names. But the SSN is by no means mandatory. In fact, many criminal repositories do not include a SSN. The same holds true for a driver license. A driver license provides an address and photo ID, but it is generally not tied directly to a criminal history.

## Misconception #3: You need a SSN and driver license to run an eviction report.

A driver license and a SSN can confirm identity and address, which are important for an eviction report, but they are not directly tied to most eviction information. Similar to the previous misconceptions, an eviction report can be run using a name and address.

In summary, it is critical that every applicant be treated equally in the screening process. Leasing managers and property owner's should always follow established procedures and ask for identification first. The absence of a SSN or driver license may prove challenging and may require extra steps and crosschecks, but it does not need to eliminate an applicant from the screening process. Don't be fooled by the common misconceptions–you might be missing out on some quality tenants.

## Common Forms of ID OTHER than SSN or Driver License

While SSNs are extremely helpful in making sure the information received regarding an applicant is accurate, there are other identifiers that can be used if an applicant does not have one.

▸ **I-94 Form/Passport**
An I-94 is an arrival/departure record issued by U.S. Customs and/or U.S. Border Patrol to foreign visitors. This form contains the date on which the visitor must depart the U.S. and is generally stapled to the passport.

▸ **ITIN (Individual Taxpayer Identification Number)**
An ITIN is issued by the IRS to individuals who are required to have a taxpayer identification number, but who do not have and are not eligible to obtain an SSN. Both resident and nonresident aliens may have Federal tax return and payment responsibilities and can file a valid income tax return to receive an ITIN.

▸ **Permanent Resident Card or Alien Registration Receipt Card, Form 1-551**
Also known as a "green card," this card is issued to those granted permanent resident status in the U.S.

▸ **Employment Authorization Card**
This is the first card that was issued to people who qualified under the "Amnesty Program" and is valid until the expiration date on the card.

▸ **Temporary Resident Card**
This card is issued to those granted temporary resident status and is the second document issued to people who qualify under the "Amnesty Program."

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