Application Initial Verifications Once Received

Once you have received an application, either online or a paper application, you will need to check the following information.

1. Has the top of application been filled out completely? (Online applications- the information is found at the top of the contact screen)
    a. **Name**
        i. Verify the name listed on the application is not a nickname or shortened by comparing it to their photo ID.
            a. Example: Alex instead of Alexander, Kitty instead of Kathryn or their given name is Merlin but they go by their middle name of Scott and list their preferred name when completing the application. In order to process the application, you will need to know their legal name. If they become a resident, once the lease is signed the account can be updated to reflect their preferred name.
            b. If the applicant has recently been married but has not yet had their name changed legally, you will need to process their application with their maiden name
    b. **Social Security Number**
        i. Verify the social does not match the telephone number. (if they select an auto-populate option for some computers it will fill this section in incorrectly with their telephone number- they will be unable to make changes to the application and will need to contact our office via telephone to verify the information. Before accepting the correct SSN verify their, name, date of birth and current address)
        ii. If the applicant does not have a SSN they will need to fill this in with zeros.
    c. **Email**
        i. If they do not have one listed, reach out to request an email address.
    d. **Date of birth**
        i. If not listed this can be found on the applicant's photo ID.
    e. **Telephone number**
        i. You will need to check the text box option next to the phone number listed under cell or home. Click save at the bottom. This will allow text communications.
        ii. Verify that the phone number is in the correct format
    f. **Current Address**
        i. If the applicant indicates they do not currently have an address, you can request the address they are current staying at, or their most recent known address. (It is required to pull the credit history for the applicant)
    g. **Property they are applying for**
        i. If any of the information has not been provided you will need to reach out to the applicant to request this information
            a. If the applicant has not yet selected a property you will need to complete the field for -Address applying for as Undecided, they will need to select a property in order to finalize the application.
2. **Has the applicant provided their ID and proof of income for the application?**
        i. If not, select the text broadcast option to send a text requesting the required information.
            a. The ID will need to be a government issued photo ID. This can be a Driver's License, State Photo ID or Passport. (Student IDs unable to be accepted)
                i. Once you have received their IDs please be sure to use the clipping tool on your computer to clip their ID image. Once you have clipped the image save the image to your upload manager as the applicants first

and last name. Once it has been uploaded into rent Manager, verify you have selected the correct applicants name, then drag and drop the image it the image box on the left-hand side of the contact screen.

b. You will want to review the proof of income provided to verify the following;

TYPES OF PROOF OF INCOME ACCEPTED

Internal Only -**We will accept screenshots without the applicants name only if the company listed on their application matches the screen shot info provided and they are not self-employed.

i. Is the applicants name listed on the documents received? If not, they will need to resend the information showing their name is listed.

    a. We cannot accept proof of income for anyone that is not applying to be an occupant of the property. If a cosigner provides their proof of income prior to being offered the option, we cannot include their proof of income until the offer for a cosigner has been sent and a cosigner application is received for processing.

ii. Are the documents provided legible? If they are difficult to read or unable to be opened in the format provided, reach out to the applicant to request they resend the documents. Let them know that the information was received, however we were unable to read or view the document.

iii. If the documents are paystubs verify that the pay periods listed are within the last month. If beyond that we will not be able to use the documents as proof of income. For bank statements please verify that the last 3 months of deposit history have been received.

iv. Student Loans / Scholarships / Grants- Students will often provide documentation for scholarships, grants and student loans. In order to accept this as proof of income they will need to provide documentation that the payments have been accepted and what semesters will be covered.

v. Child Support / Private Loans / Tips – Unfortunately, unless documentation can be provided showing the regular deposits into their account for the last 3 months, we will not be able to accept this as proof of income.

    a. Orders for Child Support are unable to be accepted unless they are able to provide documentation showing the payments being received. The court can issue the order but the ex-spouse may not submit the payment as ordered. Most times a garnishment order is issued by the courts for these situations and the applicant should have the deposit history

vi. SSI/ SSD / Veteran Disability - documents received will need to be for the current year or within the last 3 months.

vii. Retirements – they may have an annual disbursement amount or a monthly disbursement

viii. Offer Letters- if the applicant has provided an offer letter from their current or future employer the letter will need to be on a company

letterhead and include their date of hire, rate of pay and hours expected to work each week.

    ix. Saving Account Balance- The document will need to reflect the current account balance and the name of the applicant.

    x. Military Paystubs- Pay periods may range based on service.

    xi. Previous Years Tax Information

b. **Have all adults listed on a single application submitted their applications and documentation? (If there is only a single applicant move forward with processing.)**

    i. If the answer is yes, begin merging the prospect accounts.

        1. You will need to know the names of the applicants for the accounts that will be merged.

        2. If the applicants have started multiple applications without completing them fully you will need to move all applications not submitted to Lost prior to merging. (Check the transaction history for a received payment.)

            a. Select the Merge Prospect Option-> Prospect

                i. Search for the applicant's name that you would like to merge to the primary account (destination account).

                    1. The primary account is usually the first application received, or if they have placed a holding fee on a property the primary account will be the one with the credit listed.

                ii. The applicants name will say Prospect. If it says Lost this is an old account. Do not merge a Lost account to a current account.

                iii. Once Prospects are merged you cannot undo, please be sure to double check for accuracy.

    ii. If not all of the adult's applications have been received send email-> Right Click -> Write Letters -> Additional Occupant Application not received

            a. In order to send this email, you will need to know the property they are applying for as the letter template will request this information.

                i. If there are a total of 3 applicants but only 2 applications have been received you will still need to send the email.

c. **Has the applicant answered "YES" to having pets? If no, proceed with processing.**

    i. If yes, is the property they are applying for a pet negotiable property?

        1. Yes, and the animal(s) information was received with the application, then continue processing

        2. Yes, but the animal(s) information has not been received

            a. You will need to request the animal information -> Right Click -> Write Letters -> Pet Negotiable – Animal Info Request

        3. Yes, but the property is **<u>NOT</u>** pet negotiable

            a. Counter the animal -> Right Click -> Write Letters -> Update Required – Not Pet Negotiable

                i. Always send this and if the applicant indicates it's a service animal/ESA in response send the Reasonable Accommodation request. The animal will be considered a pet until a completed Reasonable Accommodation Request packet/letter is received.

3. <u>**Verify the application fee has been submitted for each adult applicant for processing.**</u>

*For paper applications the Front Desk will create the account with the primary applicant's name listed and apply any payment received. You will need to manually enter the information into RentManager from the applicant's completed application.

Once you have reviewed all of the above information and sent the counter emails or information requests continue with Initial Review Processing.

ONCE ALL APPLICATIONS & ID AND POI ARE RECEIVED FOR ALL ADULTS SEND RWA EMAIL AND HOLDING FEE EMAIL

Initial Review Processing

Once you completed your initial review of the application proceed with processing.

1. **Credit Check**
   a. In order to run a credit check on someone you need their First and Last Name, SSN, birth date, and their current address.
   b. We use ZipReports to run the credit check. This can be found under the Applications bookmark on the browser toolbar.
       i. You need your own login to be able to use it.
   c. After logging in to ZipReports click Get a New Report in the top left corner.
   d. You just need to input the first and last name, SSN, birth date, the street address, and zip code for their current address. ZipReports will autofill the city and state if you have the zip code.
   e. DOUBLE CHECK THAT THE INFORMATION IS CORRECT! That you are on the correct applicant's name and information in Rent Manager
   f. Then click Submit. You will return to the main screen and the person's report will now be in the Report's list. The Status will say Complete once it has been completed. If the status says Processing it can take up to 5 minutes to be fully processed.
   g. Once a completed status is showing, on the left side of the person's name will be magnifying glass under View. Click on this and it will pull up the person's report.
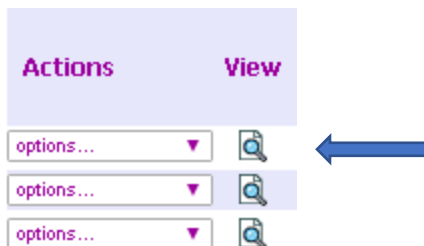
   h. Once the report is opened you will want to save it to your Upload Manager. Click on the printer icon in the top left corner to bring up the save/print menu. **Select Save as PDF from printer selection options**.
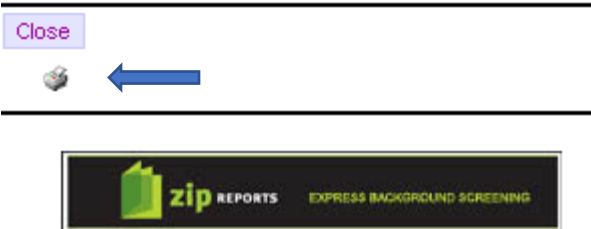
   i. Save the report to your upload manager by the person's name and Credit. For example, if the applicant's name is James Bond, it would be Bond Credit (if there are multiple adult applicants with the same last name also use the first initial, J Bond Credit)
   j. After the file has uploaded drag it into the prospect's History/Notes.
       i. If there are multiple applicants being processed together select all and drag and drop to the prospect's History/Notes. Title the file created Credit Histories
2. **Background Check**

a. To run background on someone you will need their First and Last name and their birth date. Also check their credit report to see if they have any other alias's they have gone by (maiden name, nicknames) This is found near the top of the credit report under the Risk Scores section there will be another section titled Names. Run a background search for the names listed as well.

b. Under the Applications folder you will find the Idaho Repository as an option. Click on it. You will be brought to the search page for the Idaho Repository system.

c. Fill in the prospect's name. Last Name, First Name

d. You will need to make sure that the birthdate on the left-hand side of the search results is the same as the applicants.

e. Go through the search results and click on anything that says Criminal.

    i. If the charge is guilty and for an offense that we mark in the rubric then you will save the page to the applicants History/Notes as their name IDR.

3. **Begin A Rubric for the Applicants**

    A. Summary Page

        1) Unit Number/Rent Amount

	Unit Number	Rent Amount
Desired Property - no utilities included		
Desired Property - WSG included		
Desired Property - all utilities included		

        i. Type the street address and rent amount into the boxes with the corresponding utilities. For example, if the property does include all utilities put the street address in the bottom line with the rent amount.

Is the unit a Duplex or Single Family Home? (Y or N)		
Is the unit Student Housing? (Y or N)		
Is the unit pet negotiable? (Y or N)		
Is the applicant being added to an existing lease? (Y or N)		
Is the applicant submitting their application via PDF or paper? (Y or N)		

        ii. Answer the questions Y for Yes or N for No

            a. This information is found under the Unit's UDFs or is a general application question to verify all these steps have been completed.

            b. If the questions are not answered you will see error messages in bright Pink below and will need to be resolved prior to moving forward.

OCCUPANCY ERROR	
PET POLICY ERROR	
EXISTING LEASE ERROR	
APPLICATION SUBMISSION ERROR	

    B. Name/Income

        1) Each person's income should be recorded on the rubric. If someone is paid biweekly then to calculate their gross monthly income you take their (gross income * 26)/12. If their income is paid weekly then you can either calculate it by (gross income*2*26)/12 or (gross income * 52)/12. If the property has no utilities included then the combined income needs to be > 3x the monthly rent. If w/s/g is included then they only need to make > 2 2/3x the monthly rent. If all utilities are included, they only need to make > 2x the monthly rent. We tell everyone that we require 3x the monthly rent for all properties.

        2) If the applicant is apply with a housing assistance voucher they will still need to meet the basic application qualifications and the status provided to them. If they do not income qualify on their own a qualified cosigner will be required.

3) After all occupants' names and income have been added the rubric will say whether their income is sufficient for that property.
    i.   If it is not then they will need a cosigner if they do not have any other income they can provide.

4) You will also need to mark Y (for yes) or N (for no) on whether each applicant lists an animal on their application. Service animals do not count.

C. Adult Occupant

1) Criminal History
    i.   When looking at someone's criminal history you need to check a few things. The first is what level their charge is, Infraction, Misdemeanor, or Felony. If it is an Infraction, we don't need to mark anything on the rubric. If it is a Misdemeanor you need to then see if the Disposition is Guilty. If it is then check what the Misdemeanor was for. If it corresponds to any of our categories, within the timeframe, on the rubric, mark it. If the charge is a Felony then do the same thing as stated previously for a Misdemeanor.
    ii.   We only mark one line in the Criminal History so if they have multiple charges then mark the one that will give them the most negative points.

D. Credit History

1) When looking at the credit history we are not concerned with the credit score. It is not an accurate representation of payment history.

2) We do not look at Medical or Deferred Student Loans.
    i.   Deferred Student Loans are represented on a credit report as a TRANSFERRED TO ANOTHER LENDER or DEFERRED as an EDU account type in the Non-Derogatory Credit with a higher balance than the beginning balance.
        I.D.2.i.a.   We still count EDU accounts that are not deferred for both Derogatory and Non-Derogatory accounts because there is payment history.

3) Derogatory
    i.   In the prospect's credit report, you will need to scroll down until you find Derogatory Credit.
    ii.   If an account has a zero balance and red late months then you will only add the red late months. If the red number is 0, then add the account up like normal.
    iii.   Then you will look at the two date columns and add up the number of months from the opening of the account to the closing of the account. We only add up to 48 months per row. If the account was/is open for more than 48 months we still only count it as 48.
    iv.   If an account was opened 10/26/15 and closed 5/2/18 we would count 2 months for 2015, 12 for 2016, 12 for 2017, and 4 for 2018.
    v.   After the months have been added up input the total into the Derogatory month's space in the rubric.

4) Non-Derogatory
    i.   The months column for Non-Derogatory is usually much more accurate than the Derogatory.
    ii.   Add up the months for Non-Derogatory. You can double check the months column is accurate by adding up between the date columns.
    iii.   If the months column says 0 then add up the months from the opening and closing of the account.
    iv.   After the months have been added up input the total into the Non-Derogatory month's space in the rubric.
    v.   Underneath the Derogatory and Non-Derogatory categories on the credit report you will need to check the Public Record. This will tell you if they have had a bankruptcy and

how long ago, they had it. If they have had one you will need to mark it one rubric. You will only mark it in the rubric if the bankruptcy has a discharge date.

     5) Since we don't add Medical or Deferred Student Loans into the Derogatory and Non-Derogatory you can put either nothing or a 0 in the corresponding spaces on the rubric. If you do add them into the Derogator and Non-Derogatory you will need to put the amount of each in the rubric so that it can subtract them out. It is easier to just not add them at all.

     6) After you have input the credit history the rubric will tell you Credit Category and Negative Percentage to mark.

E.   Rental History

     1) Add up the total amount of months of renal history for all references and mark the corresponding spot on the rubric.

     2) Each reference that is given will be marked on a separate space.

     3) Each negative on a person's reference will be one mark. The total negatives they have will then decide how many points they will get for that reference. Each question on the rubric is worth one point. For questions 4-7 the 'how many times' are worth one point each. So, if someone paid rent late 3 times and was in violation of their lease twice then they would be marked in the 5-6 Times line.

     4) If they had an unauthorized animal on the property or smoked inside the property then that needs to be marked under Mark below if snuck in pet or smoked inside.

     5) Past references give them more points because they have gone through the entire move in and move out process.