

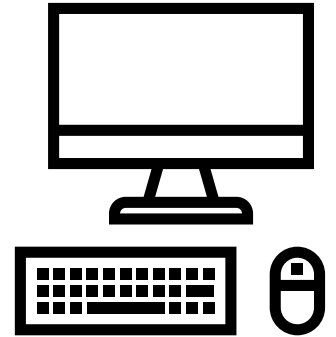
You Deserve a Home!



Applicant Screening Reports and Rights

Where do landlords get information on applicants?

Most landlords buy "Tenant Screening" reports from companies that use a computerized process to get information on credit history; criminal background (past convictions, arrests, violent and non-violent offenses); eviction history; and more. **Google: Tenant Screening**



Criminal history is a factor early in the process.

What's included in a tenant screening report? *

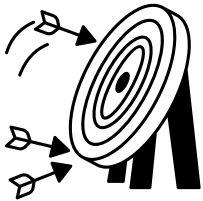
<u>Budget Credit</u> \$19.99	<u>Standard</u> \$29.99	<u>Comprehensive</u> \$39.99	<u>Premium</u> \$49.99
Credit Report + Score Identity Verification	Credit Report + Score Identity Verification	Credit Report + Score Identity Verification	Credit Report + Score Identity Verification
	Address History National Eviction	Address History National Eviction	Address History National Eviction
<u>Budget Background</u> \$19.99		<i>National Criminal Sex Offender Terrorist + Federal Income Estimator</i>	<i>National Criminal Sex Offender Terrorist + Federal Income Estimator</i>
National Eviction <i>National Criminal</i>			SSN Fraud Civil Judgements Tax Liens

*From the American Apartment Owners Association

Why are tenant screening tools a problem?



People with criminal records are **marked as high risk**, often leading to automatic denials of their applications. This process ignores factors such as time since conviction, nature of the offense, or efforts to rehabilitate.



Sometimes **the information on the report is wrong**. These tools often show misleading or old information. Records from someone with a similar name can show up on a person's report even if they were not involved.

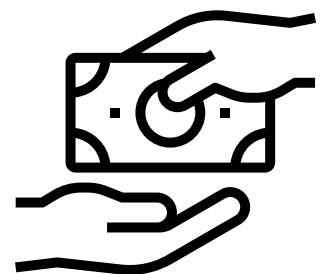


The use and role of these reports **may not be clear** to applicants .

Bottom line: The landlord does not get to know you as a person.

Who pays for these reports?

Usually, the person looking for a home...



Know your rights when looking for a home

- You have the right to ask the landlord for a copy of your screening reports to make sure the information is correct.
- If you are denied housing, you have the right to challenge the decision with the property manager. Your rejection letter should explain how to do this.
- If you think you've been discriminated against, contact your local fair housing center. To find your local center: **Google: Fair Housing Michigan** or go to <https://www.michigan.gov/mshda/fairhousing>