

Here are the notes from the presentation about Tenant Rental Applications presented at the August 19, 2019 AASEW General Membership Meeting.

A huge thank you to Carrie Maas and Kelly Manvilla for presenting this information that night and for sharing these notes with us.

Always Be Consistent

Below are examples and ideas for you to consider.

There is no one business plan that works for all landlords and all tenants.

Initial Phone Call: Things to Consider

- a. How many will be residing there?
- b. Pets
- c. What is included in the rent?
- d. Income Requirement
- e. Eviction History “tell them up front your position”
- f. Sex Offender Registry “tell them up front your position”
- g. Each Adult over 18 has their own application.
- h. During the phone call what is happening in the background?

It is a **Credit Report Fee** NOT an application fee. This fee is for the *actual* charge and not greater than \$25.00 per person. Unless you are performing an out of state check.

First sign of responsibility is to have the potential tenant give you a reminder call that they are on their way to the property.

The Meeting: Now the interview. They are bringing you their best selves.

- Did they call in advance?
- Did they show up when stated?
- Who is also in the car?
- Is the boyfriend, who supposedly won't be living there sitting in the car?
- Do the children have car seats?
- Do they litter?
- Smoking Status, do you smell weed?
- Informal Small chat:
 1. Badmouthing Past landlords
 2. They tell you where they are staying has bugs and no repairs.
-Ask how long have they been living there?
 3. Why are they leaving?
 4. Who takes care of children while they are at work?

Who are you Landlords: The “Mantra”

1. Set guidelines during the showing.
2. *We are quiet and no drama. I will show up in the middle of the night to investigate.
3. *I have long term tenants that will inform me of bad tenants.
4. *Only the names on the lease reside in the unit.
5. *Very strict on parking, I will tow you away if I find you in another tenant' space.
6. *I Do not allow loitering.

7. *We will get to know each other very well, if you are a disruption to the property.

Be Very clear on your expectations. You are interviewing them, just like they are interviewing you as a potential Landlord. They lie to you and will be disqualified immediately.

The goal is if they are not a good fit, they know not to apply.

The Application:

1. Valid State I.D.
2. Social Security Card
3. Proof of Income, 2-3 paycheck stubs.
4. Bring award letters for SSI, Disability, Foodshare, etc.
 - Foodshare will help verify who is residing with them.
5. Make copies of the above or have them provide copies when you view the originals.
6. Collect the *actual* cost of the Credit Report Fee. Maximum fee of up to \$25.00. If they provide a credit report less than 30 days old from one the top three TransUnion, Equifax, or Experian, you are not allowed to charge the fee, but run one anyway to verify.

Make sure application is:

1. Filled out Completely – One for Each applicant 18 and over.
2. Include Tenants full Middle Name. To clarify it is them.
3. Confirm any other or previous last names
4. Start date of Job with year.
5. “Other Employer” is often confused with a “past employer” – Clarify
6. Ask and write down how many hours a week they work and how much they get paid per hour. This should coincide with paycheck stubs.
7. Emergency contacts should not reside on the premises.
8. Paycheck stubs match where tenant works.
9. Cash income is not a verifiable income.
10. Go through application completely and fill in any missing blanks while they are sitting there.
11. Make sure the application is Signed and Dated.
12. Collect your Credit Report Fee from each adult tenant, 18 and over.

Use the Same Criteria

“To every single potential applicant”

City of Milwaukee Municipal Court Access

Cases involving city ordinance violations with the Milwaukee Police Department.

<https://query.municourt.milwaukee.gov/>

- Time & Location of Incident
- Possession of drugs, loitering, automobile violations, assault & battery, disorderly conduct, theft vandalism, noise, theft, prostitution etc.

Wisconsin Circuit Court Access “CCAPS” – Civil Court Cases

<http://wcca.wicourts.gov>

- Restraining orders that are not granted are being dropped from the system.
- Evictions that are dismissed and stipulated dismissals are being dropped from the record.

Sex Offender Registry

<https://appsdoc.wi.gov/public>

- Stick to your criteria.
- Register on the site for e-notify to alert you if anyone moves into your property.

DMV – Department of Motor Vehicles

<https://trust.dot.state.wi.us/vki/search>

- Will tell if they have any vehicles in their name.
- *Only vehicles titled in the tenants name are allowed to park in their assigned space.
- *All other vehicles ticketed and towed away, to maintain order.

Pacer – Federal Court Website for Bankruptcy Status

<https://www.pacer.gov/>

- This will provide information on if your potential tenant has ever filed for bankruptcy.
- Beware if long history of multiple filings.
- Do not rent if there is an open case.

To decipher the individual statutes for criminal charges found on CCAPS

<http://legis.wisconsin.gov/rsb/stats.html>

Wisconsin Legal Blank

Tenant Landlord Legal Forms created by Atty. Tristan R. Pettit. Do not use forms generated from the internet or office supply stores since they could contain clauses that are not legal in the State of WI.

<http://www.wilegalblank.com/>

Internet Search:

- Look at their social media accounts.
- May help verify where/or if they work.
- Family Status
- Facebook
- WholeMilwaukee

Verify Fake vs. Real Paycheck Stubs:

- Are all the fonts the same?
- Check the cents.
- Verify Deductions. SS, Fed, State, FICA, Med, Child Support, Garnishments
- Look at check numbers
- Confirm address on check to actual employers
- Don't call work number provided on check, find the number independently.
- Who owns the business?
- Does the business exist?
- Supervisor could be friend or family
- Study their paycheck stubs. Fake paycheck stubs, fake W2's and fake tax returns are now common and easily available.
- Home Health care, daycare, nail salon, CNAs notorious for fake paycheck stubs, hard to verify when there is not an official office.
- How many hours worked in a week? So look at the year to date to verify hours and pay.

Landlord Reference:

- Call from another number pretending to be looking for an apartment to make sure landlord is real.
- Check public records, unfortunately it is hard to find contact details.
- Search CCAPS for landlord's name

Criminal:

- Not allowed to discriminate, unless it could affect your property or your tenants.

Credit Reports:

- *I do not base my criteria on the score. 510 and above and they come in at 509?
- *I ignore medical and student loans. Look at the rest of the debt.
- Look at all names used by applicants and their addresses. And search under that information.

MISC.

Run searches with applicant's first name and child's last name and current boyfriend's last name.

If the name is easily misspelled, search on the misspelled name.

In CCAPS use the asterisk search tool. First three letters then the asterisk is the wild card.

Always run a credit report to verify what the tenant has told you, you get previous addresses and previous last names in addition to their credit.

*No WE No Keys, when you see a large balance on their credit you will want to ask about utilities. Tenant needs to have utilities on in their name before keys. If you sign up your tenant, they may tell WE Energies this is not them and the power will revert back to the owner on record.

The full names of all the occupants (including children) go on the lease.