



## Simple Risk Assessment & Comprehensive-Full Credit Report

PLEASE NOTE THAT THE MAXIMUM AMOUNT A LANDLORD CAN CHARGE A RESIDENT FOR A RESIDENT SCREENING REPORT IN 2016 IS \$46.67\*\*

| Screening Packages  |         |         | Custom Formatted Credit Profile | Specially Designated Nationals Search (OFAC) | Social Security Verification | Eviction/Civil Record Search   | *National Criminal Database | Rental Verification | Employment Verification |
|---|---------|---------|---------------------------------|--|------------------------------|--|-----------------------------|---------------------|-------------------------|
| <b>Mini</b>   |         |         |                                 |  |                              |  |                             |                     |                         |
| Web   | Fax     | Phone   | ✓                               | ✓  | ✓                            |  |                             |                     |                         |
| \$15.81   | \$17.88 | \$24.62 |                                 |  |                              |  |                             |                     |                         |
| <b>Basic</b>  |         |         |                                 |  |                              |  |                             |                     |                         |
| Web   | Fax     | Phone   | ✓                               | ✓  | ✓                            | ✓  |                             |                     |                         |
| \$23.50   | \$25.69 | \$34.22 |                                 |  |                              |  |                             |                     |                         |
| <b>Basic with Criminal</b>  |         |         |                                 |  |                              |  |                             |                     |                         |
| Web   | Fax     | Phone   | ✓                               | ✓  | ✓                            | ✓  | ✓                           |                     |                         |
| \$32.02   | \$33.91 | \$41.36 |                                 |  |                              |  |                             |                     |                         |
| <b>Complete</b>   |         |         |                                 |  |                              |  |                             |                     |                         |
| Web   | Fax     |         | ✓                               | ✓  | ✓                            | ✓  | ✓                           | ✓                   | ✓                       |
| \$39.67   | \$41.38 |         |                                 |  |                              |  |                             |                     |                         |
| <b>Complete with Criminal</b>   |         |         |                                 |  |                              |  |                             |                     |                         |
| Web   | Fax     |         | ✓                               | ✓  | ✓                            | ✓  | ✓                           | ✓                   | ✓                       |
| \$45.68   | \$46.33 |         |                                 |  |                              |  |                             |                     |                         |
| <b>Pre-Employment</b>   |         |         |                                 |  |                              |  |                             |                     |                         |
| Web   | Fax     | Phone   | ✓                               | ✓  | ✓                            | ✓  | ✓                           |                     |                         |
| \$32.10   | \$31.42 | \$45.91 |                                 |  |                              |  |                             |                     |                         |
| <b>Additional Services Available / A la Carte</b>   |         |         |                                 |  |                              |  |                             |                     |                         |
| County-level Criminal Search (1 County/1 Name)  |         |         |                                 |  | \$14.00                      | Report Mailing   |                             |                     | \$4.20                  |
| Risk Assessment <i>(This option is available to users receiving the full credit report that would like to receive the assesment.)</i> |         |         |                                 |  | \$3.40                       | Phone-in/Fax (or Web)<br><i>If you want to receive the report on a different format than initial request; for examle Web with phone or fax reponse or fax with phone report or phone with fax or web response.</i> |                             |                     |                         |
| Online Application Fee  |         |         |                                 |  | \$1.40                       |  |                             |                     | \$4.20                  |

\*National Criminal Database lets you know whether the applicant has a criminal background in other states. For California, criminal searches are done on a per county basis. Please see the A la Carte option.

Visit [www.infolinkresidentscreening.com](http://www.infolinkresidentscreening.com) or [www.sdcaa.com](http://www.sdcaa.com) for more information or call 888.762.7313



**M E M B E R P R I C I N G**

# InfoLink Resident Screening



## Why do I need to screen prospective residents?

- Screening applicants allows you to determine if prospective residents are able to pay the rent.
- It helps you to know the type of tenant the applicant is.
- It verifies that your applicant is not a known terrorist and keeps you compliant with the requirements of the Office of Foreign Asset Control (OFAC) Specially Designated Nationals (SDN) Search.
- Social Security Verification, tells you that information provided on the application matches with the Social Security number the applicant provided.
- Lets you know if the applicant is using an alias.
- Eviction search tells you if the applicant has been evicted from a former residence.
- Rental verification assists you in verifying past or current addresses.
- Employment verification lets you know whether or not and where the applicant is employed.

## How long does it take to screen an applicant?

**Normally it can be done in a day or two**, but it depends on the type of package selected. Those options that include Criminal and/or Rental and Employment Verification, take slightly longer as verification is done by an actual person, and some of those options require that either the employer or current/former landlord respond.

## Comprehensive Resident Screening

### Site Visit\* Required

#### InfoLink helps simplify the screening processes.

InfoLink's full comprehensive report offers you access to **complete credit data through a detailed credit history report, including judgments, liens, trade-line, and employment information and social security number trace, as well as including the Specially Designated Nationals (OFAC) Search.** This way you make an informed decision about your applicant, helping minimize evictions and turnovers, while maintaining Fair Housing compliance.

**Need an assessment tool that takes the guess work out of the credit profile?** Check out InfoLink's "Simple Risk assessment" a tool that makes recommendations of **Low, Medium or High risk** based on the applicants credit history, so that you make the right decision each and every time.

**InfoLink Resident Screening also offers you: An Online Rental Application** feature, which lets your prospective applicant fill the application online, or you can use **InfoLink's SecureScan**, to confidently and securely upload a prospective tenant's application form.

### \*All about the site visit

#### What is a site visit?

It is an inspection of your home or rental office, where all rental related paperwork is kept.

#### Why do I need one?

It is a requirement from the credit bureaus under the Fair Credit Reporting Act (FCRA), and the Federal Trade Commission (FTC) to show proof that you own or manage rental property, and are obtaining credit report on applicants for the purpose of renting to them.

#### Who needs to comply?

All rental property owners and manager must comply to receive complete credit profile.

#### I've heard that the site visit is yearly, is this true?

Yes; however **SDCAA members as a general rule do not need to have annual site visits.** The SDCAA and InfoLink Resident Screening negotiated with TransUnion, to conduct the site visit only once, as long as your membership with SDCAA is in good standing and has not lapsed.

#### What is looked for during the site visit?

The 10 minute site visit looks at where all rental related paperwork is kept and that the following items are present:

- Secure door locks
- Password protected computer
- Locked cabinet to store resident and prospective resident information
- Cross cut shredder

