



# Tenant Screening

## What is a tenant screening agency?

Many landlords use tenant screening agencies to check out tenants. The screening agency gets information about tenants and sells it to landlords. They check things like:

- If you have eviction cases against you
- Your addresses for the last 3 years
- What old landlords say about you
- Your credit to see if you have any unpaid bills
- If you have a criminal record



**Note:** If you are a renter in Minneapolis, the information about you that some landlords can use in tenant screening is changing in June 2020. Check back for details.

## Do I get my application fee back?

Landlords often charge application fees. If a landlord charges an application fee, they have to tell you what criteria they use to decide whether or not to rent to you. Criteria are a list of things they look at like credit, or rental history, etc.

If your application is rejected, most of the time you do not get your application fee back. But the landlord has to return the application fee to you if:

- They don't use it to buy a screening report, credit report, or to check references
- The apartment is given to someone who applied before you
- They reject your application based on criteria you were not told about when you applied

## How far back does my tenant screening report go?

Unpaid bills and evictions are reported for 7 years. Bankruptcies are reported for 10 years. Criminal convictions can be reported forever, but arrests and other police records can only be reported for 7 years.

Evictions (sometimes called unlawful detainers or UD's) are reported for 7 years by screening agencies. An eviction case shows up on your tenant screening report when it is filed. It shows up even if you win the case, settle the case, move, or pay all of the rent you owe.

**Note:** Evictions can show up on **public court records** for much longer than 7 years.

If the Court expunges your eviction case, then tenant screening agencies can't report it. When a case is expunged the Court erases the public record of it.

To find out how to ask the Court for an expungement, and how to tell screening agencies when a case is expunged, see our fact sheet [Expunging an Eviction Case](#).

### **Can I do anything else about evictions on my record?**

You can put a statement on your screening report that explains the eviction. For example, you can explain that you lost your job and could not pay the rent, but that you have been working since then. Or, you can explain that a family member caused a problem, but that person no longer lives with you. **Say what has changed in your life so that whatever caused you to get an eviction won't happen now.**

The screening agency must put your statement with any new report that it sends on you. You can also make the screening agency send the statement to any landlord who got a report on you in the last 6 months.



### **How do I see my tenant screening report?**

The landlord must tell you the screening agency's name, address and phone number, when you apply. The landlord can show you the report if they want to. The agency can't make the landlord keep the report private.

If the landlord won't give you a copy, then get it from the tenant screening agency. You might be able to get your report right away online. Check the agency websites listed at the end of this fact sheet. Or, fill out the attached form and send it to the agency. Also send a copy of both sides of your photo ID (a state or county ID or driver's license). Keep a copy of the form and write down the date you sent it. The agency must mail you the report within 5 days of getting your form.

### **How much does a report cost?**

The report is free if:

- You were turned down for a place, or your rent or security deposit went up in the last 30 days because of the report or
- You do not have a job but are applying for one in the next 60 days or
- You get public assistance, such as SSI, RSDI, MFIP, GA, Food Stamps, or
- You think the report has things that are wrong due to fraud

Otherwise, there may be a small fee. This depends on the agency.

### **Can I see my report before I apply for housing?**

Most screening companies do not keep files on tenants. If the company has never done a report on you, they will not have one to show you. Do not ask for a report until you have been turned down for an apartment because of one.

## What will the agency send me?

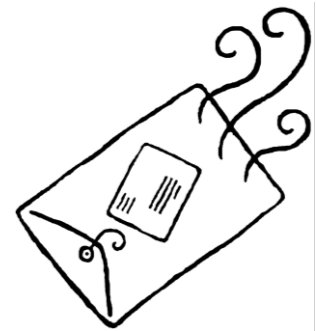
After the agency gets your letter and photo ID, they have 5 business days to send you:

1. All information in your file at the time of your request (this is usually the tenant screening report)
2. Where they got the information (the name, phone number, and address of anyone who gave facts about you)
3. The names of all landlords who got a copy of your report in the past year **and**
4. A statement of your legal rights.

## What if I find mistakes on the report?

You have the right to correct any mistakes.

- Write a letter to the screening agency saying what facts are wrong. The more detail you give, the better. For example, if an eviction in the report does not belong to you, tell them where you lived when the eviction was filed. Keep a copy of your letter.
- The agency must check every fact you say is wrong. They can't charge you for doing this. They must fix your report and take out facts they cannot prove within 30 days of getting your letter.
- The agency can refuse to check if you do not give them enough information. The agency has to tell you if they refuse to check. If that happens, send another letter giving them more details.
- When the agency is done checking, they have to give you a copy of your new report or tell you they did not find any mistakes.
- You can have the tenant screening agency send the fixed report to all landlords who got the one with mistakes in it in the last 6 months.
- **If you disagree** with the investigation, **you can add a "dispute statement"** to your report. The agency can limit your explanation to 100 words. In the statement, you say why you disagree with facts in the report. The agency has to send this statement to new landlords. If you ask, they also have to send it to any landlords who got your report in the last 6 months.



## What should I do when I apply for housing?

- Tell the truth. If you have evictions or other bad facts on your record, tell the landlord. **Before you pay an application fee, ask if you have a chance for the apartment.**
- Try to get a good reference from your current landlord. If they will not give you one, get a letter of recommendation from an employer or someone else who knows you.

## Tenant Screening Agencies

**Note:** This is a list of the agencies most commonly used by MN landlords to screen tenants. There are many others. It is best to get the agency name and address from your landlord.

### **TenantReports.com, LLC**

370 Reed Rd., Suite 101  
Broomall, PA 19008  
(855) 244-2400  
[www.tenantreports.com](http://www.tenantreports.com)

### **Rental Research Services, Inc.**

7525 Mitchell Rd, Suite 301  
Eden Prairie, MN 55344  
(952) 935-5700  
[www.rentalresearch.com](http://www.rentalresearch.com)

### **Multihousing Credit Control (MCC)**

10125 Crosstown Circle, Suite 100  
Eden Prairie, MN 55344  
(952) 941-0552  
[www.mccgrp.com](http://www.mccgrp.com)

### **Screening Reports, Inc.**

220 Gerry Dr.  
Wood Dale, IL 60191  
(866) 389-4042  
[www.screeningreports.com](http://www.screeningreports.com)

### **Rental History Reports, Inc**

7900 W 78<sup>th</sup> St., Suite 400  
Edina, MN 55439  
(952) 545-3953  
[www.rentalhistoryreports.com](http://www.rentalhistoryreports.com)

### **Twin City Tenant Check**

910 Ivy Ave East  
St. Paul, MN 55106  
(651) 224-3002  
[www.tcofmn.com](http://www.tcofmn.com)

### **Checkr.com**

Attn: Legal Department  
1 Montgomery St, Ste. 2400  
San Francisco, CA 94104  
[www.checkr.com](http://www.checkr.com)

### **AppFolio, Inc**

50 Castilian Dr  
Goleta, CA 93117  
(866) 648-1536  
[www.appfolio.com](http://www.appfolio.com)

### **RealPage Resident Screening**

c/o Leasing Desk Screening  
Consumer Relations  
2201 Lakeside Blvd  
Richardson, TX 75082  
(866) 934-1124

### **TransUnion**

#### **My Smart Move- Disputes**

PO Box 800  
Woodlyn, PA 19094  
[www.mysmartmove.com](http://www.mysmartmove.com)

### **First Check**

P.O. Box 334  
Wyoming, MN 55092

### **TenantAlert.com**

23801 Calabasas Rd, Ste 1022  
Calabasas, CA 91302  
[www.TenantAlert.com](http://www.TenantAlert.com)

**Fact Sheets are legal information NOT legal advice. See a lawyer for advice.**

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## Request for a tenant screening report

Full name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Phone: \_\_\_\_\_

SS#: \_\_\_\_\_

Birth date: \_\_\_\_\_

### Payment:

- Please send me a free copy of my tenant screening report, because:
- I was turned down for an apartment in the last 30 days, based on your report, or
  - I get public assistance, or
  - I'm unemployed but looking for work, or
  - I believe there is fraudulent information in my report.

**OR**

- None of the above. *(Send the fee amount if the agency charges.)*

**I am sending a copy of my photo ID with this form.**

Date: \_\_\_\_\_ Signed: \_\_\_\_\_