Tenant Screening Checklist

Action Checklist — ClearLegalTips.com (2026)

Screen every applicant legally and consistently.

Step 1 — Set Criteria First

[ ] Wrote down objective standards (income ratio, credit range, eviction look-back, occupancy limit) BEFORE advertising

[ ] Checked local source-of-income and criminal-history rules and built them into the criteria

Step 2 — Collect

[ ] Collected the same application from each applicant (identity, income, rental history, references)

[ ] Obtained written FCRA screening consent

Step 3 — Verify

[ ] Verified income with pay stubs / offer letter AND confirmed with the employer

[ ] Called the current AND the previous landlord with the same factual questions

[ ] Ran credit, background, and eviction reports only after consent, within FCRA rules

[ ] Read the reports in context (payment history over raw score; verified eviction is the same person)

Step 4 — Decide Fairly

[ ] Applied the same criteria and weighting to every applicant; picked the first qualified applicant

[ ] Avoided any protected-class questions (kept it to income, history, and references)

[ ] Did not reject a lawful voucher where source-of-income law applies

[ ] Documented the reason for each approval or decline

Step 5 — Notify

[ ] Sent an FCRA adverse-action notice naming the screening company to anyone declined, charged a higher deposit, or required a co-signer because of a report

[ ] Stored and disposed of SSNs and reports securely

INSTRUCTIONS FOR USE

Work top to bottom for each applicant and keep every completed sheet and notice on file — consistent, documented treatment is your best defense against a fair-housing or FCRA complaint. This checklist is informational only, not legal advice; laws vary by state and change over time. Consult a landlord-tenant or fair-housing attorney for a complaint or a strong local ordinance. ClearLegalTips.com is not a law firm.