Tenant Screening Worksheet & FCRA Adverse-Action Notice

Fillable Screening Criteria, Applicant Evaluation & Notice — ClearLegalTips.com (2026)

This is the working deliverable for the tenant-screening guide. Part 1 locks in your written criteria before you advertise. Part 2 is an evaluation sheet you complete identically for every applicant. Part 3 is the FCRA adverse-action notice you send whenever a consumer report drives a denial or worse terms. Fill in the bracketed fields and blanks; apply the same standards to everyone and keep each completed sheet on file.

Part 1 — Written Screening Criteria (set BEFORE you advertise)

Write down your standards before the unit is listed so they apply to everyone identically. That consistency is your defense against a fair-housing complaint. The safest criteria are objective, tenancy-relevant, and on file.

Verified gross income ratio (commonly 2.5 to 3x monthly rent): ____

Acceptable credit range (state as a number or band): ____

Eviction look-back period (e.g. no prior evictions within X years): ____

Rental & employment history requirement (verifiable, truthful): ____

Occupancy limit for this unit: ____

Local-rule check (confirm before you finalize):

[ ] Does your city/state require accepting source of income (housing vouchers / Section 8)? If yes, you must count the voucher toward income and evaluate voucher holders by the same criteria.

[ ] Does your city/state limit use of criminal history (a "fair chance" ordinance)? If yes, use an individualized assessment of the offense, its recency, and its relevance to tenancy — no blanket bans.

[ ] Are arrests without conviction, or records older than a set number of years, barred from consideration where you operate?

You may screen on money and history; you may not screen on who someone is. The Fair Housing Act bars decisions based on race, color, national origin, religion, sex (including sexual orientation and gender identity), familial status, and disability. Many states and cities add categories such as source of income, age, and marital status.

Part 2 — Applicant Evaluation Sheet (complete one per applicant)

Applicant name: ____

Property address / unit: ____

Date application received: ____

Income & employment

Documented gross monthly income (pay stubs / offer letter): ____

Income confirmed with employer HR line? (Y/N — record who/when): ____

Self-employed proof reviewed (tax returns / bank statements), if applicable: ____

Meets your written income ratio? (Y/N): ____

Rental history & references

Current landlord called — paid on time? gave notice? would rent again? (notes + date): ____

PREVIOUS landlord called — same questions (notes + date): ____

Reference 1 — name / phone / outcome: ____

Reference 2 — name / phone / outcome: ____

Reports (run only with written consent, within FCRA rules)

Written screening consent on file? (Y/N): ____

Credit report — payment history & debt load (read context, not just the score): ____

Background check — reviewed per local rules on criminal history: ____

Eviction history — verified same person; read the outcome, not only the filing: ____

Red flags vs. green flags — weigh together, do not let one flag decide

■ Red flags	■ Green flags
Income below your written ratio	Stable income of 2.5 to 3x the rent, verified
A recent eviction or unpaid judgment	Clean rental history with on-time payments
Refusal to provide references or consent	Willing, reachable landlord and employer references
Inconsistent or unverifiable information	Information that checks out on verification
Pressure to skip screening or pay cash upfront	Patience with a normal, documented process

Decision

Criteria applied identically to every applicant? (Y/N): ____

Decision (Approve / Decline / Approve with conditions): ____

Reason for decision (documented): ____

If declined based on a report, adverse-action notice sent? (Y/N — date): ____

Part 3 — FCRA Adverse-Action Notice (copy, fill in, send)

If you decline an applicant, charge a higher deposit, or require a co-signer because of something in a consumer report, the FCRA requires this written notice naming the screening company. Send it even when it feels awkward — skipping it is one of the most common and most easily avoided FCRA violations.

ADVERSE ACTION NOTICE

Date: [DATE]

To: [APPLICANT NAME]

Re: Your application for [PROPERTY ADDRESS, UNIT]

Thank you for your application. We are unable to approve it at this time. This decision was based, in whole or in part, on information in a consumer report provided by:

[SCREENING COMPANY NAME]

[ADDRESS]

[PHONE]

[WEBSITE]

The company above only provided the report; it did not make this decision and cannot explain the specific reasons for it.

Under the federal Fair Credit Reporting Act, you have the right to: (1) obtain a free copy of your report from the company above if you request it within 60 days; and (2) dispute the accuracy or completeness of any information in that report.

[If a credit score was used: Your credit score was [SCORE], provided by [SOURCE], on a scale of [LOW] to [HIGH], dated [DATE]. The key factors affecting the score were: [FACTORS].]

Sincerely,

[LANDLORD / AGENT NAME]

[CONTACT INFORMATION]

INSTRUCTIONS FOR USE

Set Part 1 in writing before you advertise and keep it on file. Complete a fresh Part 2 sheet for every applicant, applying identical standards, and document why you approved or declined each one. Use Part 3 whenever a consumer report drives a denial, a higher deposit, or a co-signer requirement — fill in the bracketed fields and delete the credit-score paragraph if no score was used. This worksheet is informational only, not legal advice; laws vary by state and change over time. Have a landlord-tenant or fair-housing attorney review your process if you face a complaint or operate under strong local source-of-income or criminal-history ordinances. ClearLegalTips.com is not a law firm.