



RENTER'S GUIDE TO

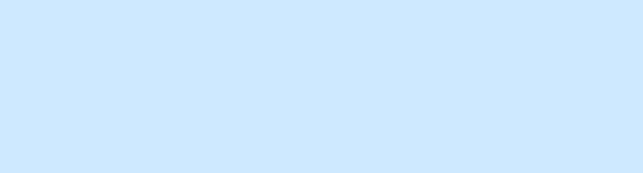
Tenant Screening

Learn how to navigate housing application screenings and secure your next rental

Ideal for renters who...

- ***Are immigrants***
- ***Have nontraditional income***
- ***Use housing subsidies***
- ***Have low or no credit***
- ***Lack rental history***





This resource focuses on the housing rights of people who do not have a social security number and/or whose immigration status has limited their opportunities to build a rental, credit, and/or employment history.

However, this resource can also serve other groups protected under fair housing laws that may also have had limited opportunities to build traditional credit and/or renter profiles.

HOPE provides education, outreach, and resources to inform people about fair housing rights. The information in this resource is NOT intended to be legal advice.

If you are not sure whether the suggestions in this resource would be beneficial or safe for you due to your specific financial or immigration situation, please consult with an attorney or trusted advisor first.

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Fair Housing Basics

Under the Fair Housing Act, everyone in the U.S. is protected from housing discrimination. This means you cannot be denied housing or treated differently because of your membership in certain groups. These protections apply during housing-related activities, such as buying a home or applying to live in an apartment.

You are protected from discrimination based on your...

- Race
- Sex
- Disability
- Religion
- Familial Status
- National Origin
- Color

In Illinois, you are also protected based on your...

- Ancestry
- Age (40+)
- Arrest Record
- Gender Identity
- Immigration Status
- Marital Status
- Military Status
- Order of Protection Status
- Pregnancy Status
- Reproductive Health Decisions
- Sexual Orientation
- Source of Income

You may have more protections covered under local and/or municipal laws.

Getting Started

Planning Ahead

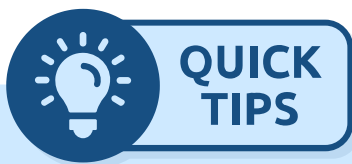
Even if you are not quite ready to look for housing, now is the perfect time to start taking steps to improve your likelihood for success in future housing applications. Below are some ideas on how to begin documenting your **income** and **rental histories**.

TYPES OF INCOME EXAMPLES

- Wages (worked income)
- Subsidies (Housing Choice Voucher)
- Rental Assistance
- Temporary Assistance
- Child Support
- ...and more

WAYS TO PROVE INCOME

- W2s, 1099s, & Tax Returns
- Check Stubs / Direct Deposits
- Bank statements
- Employer letters
- Employment / service contracts
- Proof of subsidies, rental assistance, etc.
- Job training certificates
- Documentation of pending permission to work in the U.S.



Many banks will allow you to open an account without a social security number. Before getting started, contact Illinois Legal Aid (illinoislegalaids.org) to review your options.

DOCUMENTING RENTAL PAYMENT HISTORY

- Request your lease in writing
- Pay your rent in a manner that documents your consistent on-time payments and **save those records**. Examples:
 - Electronic payment portals or Direct Deposit
 - Money orders, cashier's, or a personal check that memorializes rent payment for a specific month/year
 - Requesting payment ledgers from your housing provider at regular intervals
 - (If paying with cash) Asking for a receipt, or making bank withdrawals for the rent amount at regular intervals
- Request a letter from a previous housing provider that includes...
 1. The timeframe you rented
 2. How much you paid
 3. Your on-time payment consistency
 4. How you cared for the property
 5. Positive interactions with the housing provider and/or neighbors
 6. Confirmation that your lease ended in good standing.

How to Build Credit

Building sufficient credit can sometimes feel like playing the long game. Ultimately, establishing credit history demonstrates to your future housing provider that you are able to pay what you owe. In fact, a good payment history is



the single most important factor that affects your credit score. Read on for tips on how to build credit.

WAYS TO BUILD CREDIT

- Reach out to nonprofit organizations, such as the National Foundation for Credit Counseling (NFCC) or Financial Counseling Association of America (FCAA) to find reputable credit counseling services in your area
- Apply for a Secured Credit Card. These require you to make a refundable security deposit that typically also serves as collateral and determines the limit for the credit line
- Ask a trusted friend or relative if they can add you as an authorized user on their credit card
- Take out small, manageable loans (when appropriate) and repay them by making full payments on time



Additionally, consider whether applying for an **Individual Taxpayer Identification Number (ITIN)** is a good option for you. ITIN allows you to file tax returns, access bank services, and create a record of your income. You can apply by mail or in-person through the Internal Revenue Service (IRS).

If you are not sure whether ITIN is beneficial or safe for you due to your specific financial or immigration situation, **please consult with a trusted advisor first.**



What to Expect When Applying

Common Tenant Screening Practices

Applying for housing can be an intimidating process, especially when you have concerns about the housing provider's **tenant screening criteria** and whether you will qualify.

Housing providers want to rent to tenants who can afford the rent and successfully follow through on their lease agreement.

It is a common practice for housing providers to run background checks for **credit** and **conviction records** on potential tenants. They may ask you for identifying information (including a social security number) to administer these background checks. Even if you do not have a social security number, you have options, and may still be able to apply.

Identifying Potential Discrimination

While housing providers are allowed to request identification and run background checks for credit and conviction records, you are protected under fair housing laws.

Here are some possible scenarios to look out for when applying:

Scenario	Example
Extremely broad or strict tenant screening requirements	"Must have 700+ credit score"
No alternative process to SSN or ITIN	"We can only review Social Security Numbers."
Financial background is considered too heavily while having little relevance	Applicant uses a housing subsidy that guarantees rent payments, such as Housing Choice Voucher.
No opportunity to challenge record inaccuracies	A recently-paid debt mistakenly shows up on your credit report

When Credit / Background Checks Become a Discriminatory Barrier

Though credit and background checks are common requirements, **they are not the best indicator to determine a person's ability to pay their rent** or meet requirements of their rental agreement. Some protected groups may have negative records or even lack of records, which may have been caused by historical discrimination, lack of access to financial- or credit-building services, unemployment, poverty, immigration, or other scenarios that have negatively impacted these groups more than others.

When housing providers...

- strictly require specific types of identification or information as part of their application
- have rigid credit score or history expectations, or
- rely on restrictive conviction record screenings

...some groups (such as those who are Black or Latino, have disabilities, or are immigrants) experience discrimination much more often than others.

Those without social security numbers have alternative ways to secure housing, employment, and income, build financial and social capital, and be successful tenants. It's important that housing providers comply with the law and allow applicants without social security numbers to present alternative information that demonstrates their ability to follow through on the lease agreements and be a responsible steward of the property.

What to Do Next

When you are applying (or after your application is denied), you can request an **individualized assessment** from the housing provider. This is an alternative to the housing provider's standard screening procedure and asks them to consider all aspects of your situation, instead of merely the figures that appear on your reports.

Requesting an Individualized Assessment

BEFORE APPLYING

- 1** Confirm the identification and documentation the housing provider is requesting
- 2** Determine what equivalent, similar, or relevant documentation you have available
- 3** Explain that you are providing similar information that satisfies their need to determine your eligibility because you do not have the specific information they are requesting
- 4** Have your information and documents ready to share

If your application is denied:

- Request an **“adverse action letter.”** This letter will help you understand the screening criteria the housing provider used to deny your application as well as the information that informed their decision. The denial may be connected to:
 - Insufficient credit history, low, or no credit score
 - Inability to verify rental, conviction, or employment history
- Respond to the housing provider (preferably in writing). Explain that you are a member of a protected group under Illinois law (e.g. Immigration Status). Because of your status, their specific screening requirements or process negatively impacted your application.
- Let them know that you are requesting the opportunity to provide more relevant information that will help alleviate their concerns about your tenant qualifications.
- Have your information and documents ready to share.

WHAT INFORMATION TO SHARE FOR INDIVIDUALIZED ASSESSMENT

Examples can include but are not limited to:

- Positive rental payment history
- Leases, rent payment ledgers, rent payment receipts, letters and/or contact information for your current or previous housing provider.
- Positive bill payment history
- Documentation of payments for utilities, car notes, or other loans you have been making payments on or have paid off.

(continued on next page)

- Income documentation
- Paycheck stubs, letters from employers, other household assets (i.e. savings accounts)
- Character references from current and past housing providers, service providers, counselors, case workers, neighbors, employers, and other respected members of the community

If the outcome of your request is not successful, don't give up. You can contact HOPE Fair Housing Center to inquire about next steps (see page 13).



Additional tips to assist with your housing search:

- **Word of mouth.** *Let people in your networks know that you are looking for housing and in what areas. You never know who might have a connection or good lead!*
- **Check bulletin boards** *for rental flyers in local restaurants, laundromats, and stores.*
- **Apply for housing with smaller or independent housing providers** *who might be more flexible with the documentation they require. This will help you build good rental history for future applications.*
- **Contact nonprofit organizations or transitional housing programs** *that offer rental counseling or housing placement services.*

Contact HOPE



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hopefair.org



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