Tenant Screening Checklist: 12 Steps Before You Hand Over Keys

Landlords who skip tenant screening lose an average of $4,800 per bad tenant due to property damage, eviction costs, and legal fees. This 12-step screening checklist walks you through background checks, reference verification, income verification, and credit evaluation so you identify problem tenants before they move in and protect yourself from costly turnovers.

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Tenant screening is your only opportunity to prevent problems before they cost you thousands. Once a bad tenant is in your lease, eviction takes 4–12 weeks, costs $500–$2,000 in legal fees, and leaves property damage requiring $2,000–$5,000 to repair. Yet many landlords skip screening because it feels tedious or because they don't want to "be rude" to friendly applicants. This checklist ensures you screen every tenant consistently using documented criteria, so you identify red flags before signing and choose tenants who pay rent on time and treat your property with respect.

Why This Checklist Matters

According to the National Multifamily Housing Council, 62% of property damage claims stem from tenants who had eviction history or criminal records that weren't discovered during screening. Screening reduces bad tenant incidents by 70%—but only if done systematically and uniformly. Fair housing law requires you to apply screening criteria identically to all applicants, regardless of protected class. A documented screening checklist shows you apply the same standards to everyone, protecting you from discrimination claims while preventing bad tenants.

The Checklist

Pre-Screening (Steps 1–2)

1. Create Documented Screening Criteria Write down your tenant standards before you have applications: minimum credit score, maximum debt-to-income ratio, income requirements (typically 3× monthly rent), acceptable criminal history (if any), and eviction history (typically disqualifying). Document these criteria in writing so you apply them uniformly to all applicants. Fair housing law requires consistent, non-discriminatory application.

2. Request Rental Application from All Interested Parties Require every applicant to complete a written application (not just email or phone conversation). Include fields for: name, SSN, date of birth, employment, income, previous landlord references, personal references, authorization for background check, and criminal history disclosure. Have the applicant sign and date the application. Same application for all applicants.

Background and Credit Verification (Steps 3–5)

3. Order and Review Credit Report Use an FCRA-compliant consumer reporting agency to pull the applicant's credit report. Review the credit score, payment history, debt levels, and any collections or bankruptcies. A credit score below 600 is typically a red flag; late payments indicate irresponsibility.

However, recent scores can be low for reasons unrelated to rent (medical debt, student loans). Use credit as one signal, not the only one.

4. Order and Review Criminal Background Check Use an FCRA-compliant background check service to pull the applicant's criminal history. Review for felonies and recent misdemeanors. Most states allow landlords to disqualify applicants with certain criminal histories (violent crimes, drugs, theft). However, you must follow your state's standards for evaluating criminal records; age of offense, type of crime, and rehabilitation efforts matter. Document your analysis if you reject an applicant based on criminal history.

5. Order and Review Eviction History Pull an eviction report through your background check service. Check for prior evictions, court judgments for non-payment of rent, or suits for damage. Eviction history is the single best predictor of future eviction. Multiple evictions or recent evictions (within 2–3 years) are typically disqualifying.

Employment and Income Verification (Steps 6–8)

6. Verify Current Employment Call the applicant's employer's HR department and request verification of: title, start date, and current annual salary. Do not rely on the applicant's word; employers confirm directly. Income must be sufficient to cover rent (typically 3× monthly rent minimum). For example, if rent is $1,200, income should be $3,600/month or $43,200/year.

7. Request and Review Paycheck Stubs or Recent Tax Returns Ask the applicant to provide the last two paycheck stubs or a recent tax return (last 1–2 years) to confirm income claimed on the application matches documented earnings. Discrepancies are red flags. Self-employed applicants should provide tax returns for the last two years and recent bank statements.

8. Assess Income Stability and Risk Evaluate whether the applicant's income is stable or volatile. Recent job changes (within 3–6 months) are riskier than long-term employment. Contract workers or freelancers with inconsistent income are higher risk. However, recent graduates or those changing careers should not be automatically rejected; consider the circumstances.

Reference Checks (Steps 9–10)

9. Call Previous Landlord References Contact the applicant's three most recent landlords (or as many as they provide). Ask specific questions: "Would you rent to this person again?" "Were there any lease violations?" "Was rent paid on time?" "How did they maintain the property?" "Any damage beyond normal wear?" Take notes on their responses. Tone of voice matters; hesitation or reluctance is a red flag.

10. Call Personal References Contact 1–2 personal references (not family). Ask open-ended questions about the applicant's reliability, responsibility, and character. Personal references typically offer less useful information than landlord references, but they may reveal red flags (substance abuse, criminal activity, dishonesty) that formal checks don't capture.

Decision and Compliance (Steps 11–12)

11. Score Each Applicant Against Documented Criteria Rate each applicant on your criteria: credit score, criminal history, eviction history, income, employment stability, and references. Apply your standards uniformly. Document your scoring so you can explain your decision in writing if the applicant requests an explanation or claims discrimination.

12. Issue Approval or Rejection with Fair Housing Compliance If approved: issue an approval letter stating the lease start date and move-in procedures. If rejected: issue a rejection letter citing the specific reason(s) for rejection (e.g., "Credit score below 600," "Eviction history disqualifying"). Under federal fair housing law and many state laws, you must provide the applicant with information about their credit or background report and the agency that provided it. Provide a copy of the credit report or background report upon request.

Pro Tips

Document Everything — Write down reference call responses, the specific credit score, and your scoring rationale for each applicant. This documentation protects you if an applicant claims you discriminated; you can point to objective criteria and consistent application.

Never Reject Based on Protected Class — Do not consider race, color, national origin, religion, sex, familial status, disability, or sexual orientation in your decision. If you accept an applicant with an eviction and reject another with an eviction, you'd better have documented that one's offense was more recent. Inconsistent decisions invite discrimination claims.

Use Consistent Scoring — Create a simple scorecard (spreadsheet or form) that scores each applicant on your criteria. Objective scoring reduces bias and documents fair application of standards.

Verify Co-Signers Separately — If an applicant needs a co-signer (parent, guarantor), screen the co-signer separately with the same criteria. A co-signer with poor credit doesn't strengthen an application; they must be financially strong to be useful.

Check Social Media Carefully — Some landlords screen applicants via Facebook or social media. This is risky because you might identify protected characteristics (family status, religion, etc.). Restrict your investigation to formal background checks that comply with FCRA regulations.

Follow State-Specific Criminal History Guidelines — Federal law allows consideration of criminal history, but many states have guidelines about how long ago a crime occurred and whether certain offenses are relevant to rental. For example, a 20-year-old drug conviction may be irrelevant; a 6-month-old theft conviction is relevant. Research your state's guidelines.

Common Mistakes

Screening Applicants Inconsistently — If you require three references from one applicant but accept two from another, or if you waive the credit check for one but not another, you're inviting discrimination claims. Screen all applicants identically.

Skipping Background Checks — Hoping an applicant is trustworthy and skipping checks costs money. Spend $25–$50 per applicant on background checks and save $4,000–$5,000 on problem tenant costs.

Not Documenting Your Decision — If an applicant disputes your rejection and claims discrimination, you need documented proof of your criteria and scoring. Undocumented decisions are indefensible.

Rejecting Based on Protected Status — Even if unintentional, if you reject applicants in a protected class at higher rates, you're vulnerable to discrimination claims. Document objective reasons for all rejections and audit your decisions for disparate impact.

Over-Relying on Credit Score — A low credit score may reflect medical debt, student loans, or past hardship, not irresponsibility. Look at recent payment history, not just the score. A recent eviction is far more predictive of non-payment than a low credit score.

Downloadable PDF Template

Use this checklist for every applicant. Print it, complete it for each application, and file it with your property records for 3+ years (in case of disputes).

TENANT SCREENING CHECKLIST *PropertyManagementBiz.com — Free Printable Template*

Applicant Name: [NAME] ____________________ **SSN:** [SSN] ____________________ **Application Date:** [DATE] ____________________
Property Address: [PROPERTY] ____________________

PRE-SCREENING

- [ ] 1. Documented screening criteria established — Date: [DATE] ________
  - [ ] 2. Completed rental application received — Date: [DATE] ________

    BACKGROUND & CREDIT

    - [ ] 3. Credit report pulled — Score: [SCORE] _____ Status: & Pass & Fail
      - [ ] 4. Criminal background check completed — Status: & Clear & Issues — Details: [DETAILS] ________
        - [ ] 5. Eviction history check completed — Status: & Clear & Prior evictions — Details: [DETAILS] ________

          EMPLOYMENT & INCOME

          - [ ] 6. Employer verification completed — Employer: [EMPLOYER] ____ Salary: $[SALARY] ____
            - [ ] 7. Pay stubs / tax returns reviewed — Status: & Verified & Discrepancies
              - [ ] 8. Income stability assessed — Status: & Stable & Unstable — Notes: [NOTES] ________

                REFERENCES

                | Reference | Type | Contact | Response | Hire Again? | Notes | |---|---|---|---|---|---| | [LANDLORD 1] | Previous Landlord | [PHONE] | [DATE] | & Yes & No | [NOTES] | | [LANDLORD 2] | Previous Landlord | [PHONE] | [DATE] | & Yes & No | [NOTES] | | [PERSONAL REF] | Personal | [PHONE] | [DATE] | & Yes & No | [NOTES] |

                DECISION

                Scoring Summary:

                - Credit score: [SCORE] ____ & Pass & Fail
                  - Criminal history: & Acceptable & Disqualifying

Eviction history: & Acceptable & Disqualifying

- Income verification: & Pass & Fail
  - Landlord references: & Positive & Negative
    - Overall score: [SCORE] ____

      Final Decision: & Approved & Rejected

      Reason(s) for Rejection (if applicable): [REASON] ____

      Approval Details:

      - Lease start date: [DATE] ________
        - Move-in date: [DATE] ________
          - Rent amount: $[AMOUNT] ________
            - Security deposit: $[AMOUNT] ________

              Screening completed by: [YOUR NAME] ________ **Date:** [DATE] ________

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```jsx
<form action="/api/lead" method="POST" className="cta-form">   <input type="hidden" name="source_page" value="/resources/checklists/tenant-screening-checklist" />   <input type="text" name="name" placeholder="First name" required />   <input type="email" name="email" placeholder="Email address" required />   <input type="url" name="site" placeholder="Property website or portfolio URL" />   <button type="submit">Get My Free VA Consultation</button> </form>
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Related Resources

- Tenant Onboarding Checklist (/resources/checklists/tenant-onboarding-checklist) — First 30 days after tenant move-in
  - New Landlord Checklist (/resources/checklists/new-landlord-checklist) — Comprehensive setup guide for new landlords
    - How to Screen Tenants (/resources/

guides/how-to-screen-tenants) — Deep dive into the screening process

- All Resources (/resources/) — Complete library of templates, checklists, and guides