Dear Chairperson Bonds, Chairperson Todd, and members of the Committees on Housing & Neighborhood Revitalization and Government Operations,

Thank you for the opportunity to testify on the Eviction Record Sealing Authority Amendment Act of 2019, B23-338. We are providing this testimony on behalf of Upturn, a civil rights and technology research and advocacy nonprofit based here in D.C. We write to express our support for the protections in the Eviction Record Sealing Authority Amendment Act and to encourage you to expand these protections to prevent tenant screening companies from using eviction filings or sealed eviction records in the reports they provide to landlords making housing decisions. We commend the Council for taking steps to permanently mitigate the impact of eviction on access to housing, because the eviction crisis is not limited to the current pandemic.

Eviction record sealing is an important step toward improving housing security for D.C. residents. Too many people are completely locked out of housing, not because they cannot pay rent, but because they—like millions of others—have an eviction record in their history. These records are artifacts of systemic racism and real estate practices that exploit our city’s most vulnerable residents. Just twenty landlords in D.C. filed nearly half of all evictions in 2018.¹ These landlords were engaging in serial filing—a practice some landlords use to intimidate their tenants, not to remove them for legitimate lease violations.² In D.C., these predatory evictions are concentrated in majority Black neighborhoods. Relying on eviction records to make housing decisions inevitably has a disparate impact on Black, Latinx, and low-income renters.

The vast majority of eviction records are not reliable indicators of tenants' suitability and should not be considered in the tenant screening process. Only 5% of evictions filed in 2018 resulted in an executed eviction.³ 69% of evictions filed for nonpayment of rent were dismissed, meaning that there were insufficient grounds for filing the eviction, the tenant paid the rent owed before their hearing, or the housing provider failed to attend the hearing.⁴ Even when evictions are decided in favor of the landlord, the landlord often does not remove the tenant because the tenant continues to pay rent.⁵ Nevertheless,

² See Id. at 12–13; Philip ME Garboden & Eva Rosen, Serial Filing: How Landlords Use the Threat of Eviction, 18 City & Community 638 (2019).
³ McCabe and Rosen, supra note 1, at 13.
⁴ Id. at 9.
⁵ Id. at 29.
these records are collected en masse by tenant screening companies and used to evaluate—and often reject—tenants.

To ensure that residents are more fully protected from eviction records, the Council should include tenant screening companies in both the Eviction Record Sealing Authority Amendment Act of 2019 and the Fair Tenant Screening Act of 2019. Specifically, the acts should be amended to prohibit tenant screening companies from reporting records—such as eviction filings and dismissed eviction records—that housing providers would be prohibited from considering under these laws. The Council should also work with stakeholders, including Legal Aid and other housing advocates, to find solutions for sealing or de-identifying eviction filings while preserving advocates’ ability to offer services and effectively represent DC residents. Upturn would be happy to help collaborate on potential solutions.

The following testimony proceeds in two parts: Part I explains how tenant screening companies work, and Part II explains why the Council should ensure the efficacy of fair housing and sealing laws by limiting what tenant screening companies can report and by further restricting access to records such as eviction filings.

I. How tenant screening companies work.

Tenant screening companies collect, store, and select records for housing providers to use when evaluating tenants. They also play a significant role in interpreting those records, determining tenant screening criteria, and informing rental decisions. Tenant screening companies contribute to the risk of discriminatory housing decisions in three important ways: (1) They often report inaccurate or misleading information in tenant screening reports; (2) they solidify eviction records—and their disparate racial impacts—as one of the most important factors in rental decisions; and (3) they seldom provide enough transparency and context to allow landlords to evaluate the relevance of an applicant’s eviction history in compliance with fair housing law.

Almost every renter in D.C. has to pass a background check to be eligible for housing. Public and private housing providers have broad discretion to set their tenant screening criteria. Nationally, about 85 percent of landlords run eviction reports on all applicants. Housing providers in D.C.—particularly property managers that lease multiple units—usually rely on tenant screening companies like RentGrow,

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8 Federal law only requires agencies to reject applicants from federally subsidized housing programs in a few limited circumstances. 24 C.F.R. 960.202. The only eviction records that public housing authorities (PHAs) are required to consider are evictions from federally assisted housing for drug-related criminal activity within the past three years. Id. Outside of these requirements, PHAs set their own tenant screening processes and criteria. See D.C. Municipal Regs 14-6109. For private housing providers, the only federal limitation on tenant screening criteria is the Fair Housing Act’s prohibition on housing discrimination.
RentSafe,⁺¹ and CoreLogic⁹ to conduct these background checks. The District of Columbia Housing Authority (DCHA) contracts with RentGrow to screen applicants for all 33,000 of its Housing Choice Voucher units.¹³

Tenant screening companies compile records from multiple different sources, including public and private databases, and provide their clients with tenant screening reports that include varying levels of detail.

1. **Collecting and matching records**

Tenant screening companies use public and private sources of data to evaluate rental applicants.

Tenant screening companies collect data from many different sources, including courts and other government agencies, private databases, and credit bureaus. They may collect this information by entering into agreements with agencies and data brokers¹⁴ or by scraping it from websites.¹⁵ Some tenant screening companies maintain copies of these records in their own databases.¹⁶ When a tenant screening company receives a tenant screening request from a housing provider, it attempts to match the applicant’s personal information with the records it has access to.

Tenant screening companies’ data collection practices could circumvent the sealing law.

Data brokers often collect eviction and other civil litigation records directly from court websites as soon as they become publicly available. Frequently, they do this using tools that automate the process of searching and collecting large numbers of case records. For example, because DC court records are numbered sequentially and publicly accessible through the eAccess system, it would be easy to automatically generate case numbers and pull corresponding records. Data brokers then maintain those records in internal databases that may not be updated to reflect changes such as sealing. These records are often accessed and incorporated into databases before they would be sealed, and may remain in private databases long after they're sealed.

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Tenant screening companies regularly report inaccurate information.

There is very little oversight or standardization of tenant screening companies’ record collection or matching practices.\textsuperscript{17} As a result, tenant screening reports regularly contain errors and misleading information.\textsuperscript{18} Three major sources of error are (1) lack of information in the underlying records; (2) record matching errors; and (3) failure to update records databases.

First, court records often do not contain enough information to be accurately categorized and matched to individuals. In 2017, pursuant to a settlement with 30 state attorneys general,\textsuperscript{19} TransUnion, Equifax, and Experian agreed to stop reporting civil court records, including evictions, in consumer credit reports because they don’t contain enough personal information to be reliably linked to individuals.\textsuperscript{20} Nonetheless, tenant screening companies continue to report these records. Court records are not standardized between jurisdictions; for example, a judgment in favor of the tenant is labelled as a “dismissal” in some jurisdictions but not others. This can lead to out-of-state records being misinterpreted in DC residents’ tenant screening reports.\textsuperscript{21} Court records may also lack final disposition or procedural information.\textsuperscript{22}

Even when the updated disposition of a case is included, it can still be misleading. In D.C. Superior Court, a “dismissal” in an eviction case can mean that the tenant paid the rent owed before the hearing, that the landlord did not have a justification to file the eviction in the first place, or that the landlord did not attend the hearing.\textsuperscript{23} Tenant screening companies may themselves create misleading impressions by reporting court records but omitting important information that would bear on the tenant’s reputation, such as the final disposition or reason for an eviction.\textsuperscript{24}

Second, tenant screening reports regularly attribute records to the wrong applicants.\textsuperscript{25} First Advantage LNS Screening Solutions was sued in 2017 because at least 13,346 of its criminal background reports contained

\begin{itemize}  
\item \textsuperscript{18} See generally Id.; Kirchner & Goldstein, supra note 7; Kirchner, Zombie Data, supra note 15.
\item \textsuperscript{21} For example, depending on the jurisdiction, a judgment in favor of the tenant may be labeled as such or may be labelled as a “dismissal.” See Tenants Union of Washington State, Eviction Timeline, https://tenantsunion.org/rights/eviction-timeline.
\item \textsuperscript{22} See Consumer Financial Protection Bureau, Market Snapshot: Background Screening Reports 11 (Oct. 2019), https://files.consumerfinance.gov/f/documents/201909_cfpb_market-snapshot-background-screening_report.pdf (citing Becki R. Goggins & Dennis A. DeBacco, Dep’t of Justice, Office of Justice Programs, Survey of State Criminal History Information Systems 2 (2018)) (“A 2016 survey of state reporting jurisdictions found that in 50 states and Guam, an average of 68 percent of all arrests in state databases have final dispositions reported.”).
\item \textsuperscript{23} McCabe & Rosen, supra note 1, at 9.
\item \textsuperscript{24} See TurboTenant sample report, eviction records, App. A.
\item \textsuperscript{25} See Kirchner & Goldstein, supra note 7; Nelson, supra note 17, at 17–19.
\end{itemize}
records belonging to the wrong person.\textsuperscript{26} One reason for these "matching errors" is that companies may use overbroad search and matching practices and "err on the side of including any possible match."\textsuperscript{27} In 2018, tenant screening company RealPage entered into a $3 million settlement with the Federal Trade Commission (FTC) after the FTC alleged that RealPage’s system was designed to match people with records containing the same last name but different first and middle names.\textsuperscript{28} This is sometimes called a "wild-card search," and it disproportionately harms groups like Latinx renters, who share a small number of unique last names.\textsuperscript{29} Tenant screening companies also frequently match records only based on first and last name even when other relevant information, such as date of birth, address, or middle names do not match.\textsuperscript{30}

Third, tenant screening companies can collect or maintain outdated records, exacerbating the challenge of properly classifying records and increasing the occurrence of errors. For example, a tenant screening company’s data may not be updated often enough to reflect updates to cases such as dismissals or sealing. In 2018, RealPage paid $1 million to settle a class action lawsuit alleging that it reported expunged records to housing providers.\textsuperscript{31}

Unlike traditional credit reports, renters usually can’t find out what will be in their tenant screening reports before they apply for a unit. Housing providers use hundreds of different tenant screening companies with varying data sources, matching practices, and reporting practices. Applicants are forced to dispute any inaccuracies after being screened, and there’s no guarantee that they will be able to provide evidence of the error to the housing provider before the unit is rented to someone else.

2. Creating tenant screening reports

Tenant screening companies compile information into reports, which may include numerical scores, recommendations, and other features encouraging landlords to accept or reject tenants.

Once a tenant screening company has matched a rental applicant to available records, it creates a report for the housing provider. Some reports simply provide the records to landlords without analysis or recommendations. Many reports, however, provide analysis, scores, recommendations, or other features that encourage the landlord to accept or reject the tenant.

\textsuperscript{26} Williams v. First Advantage LNS Screening Sols., Inc., 238 F. Supp. 3d 1333, 1340 (N.D. Fla. 2017) (Of 3.5 million reports prepared between 2010 and 2013, 17,431 were disputed, 14,346 resulted in a revised background report, and 13,346 of those revised reports were based on disputes where the consumer complained that a public record in their report belonged to another individual.).

\textsuperscript{27} Kirchner & Goldstein, supra note 7.


\textsuperscript{29} See Kirchner & Goldstein, supra note 7 (citing U.S. Census Bureau, Hispanic Surnames Rise in Popularity (Aug. 9, 2017), https://www.census.gov/library/stories/2017/08/what-is-in-a-name.html).

\textsuperscript{30} See Nelson, supra note 17, at 11, 18.

Some companies offer stark “accept” or “reject” recommendations, while others assign scaled risk scores to applicants. For example, National Tenant Network (NTN)’s Decision Point product scores applicants from 0 to 100, where at certain thresholds applicants Meet, Conditionally Meet or Do Not Meet the criteria. NTN advertises its analysis as “comprehensive” and states that it tells landlords “everything [they] need to make a sound rental decision.” Corelogic’s SafeRent Score uses the same numerical scale used in traditional credit scoring, and characterizes scores as low, medium, or high risk based on how many other applicants screened by Corelogic fell above and below that score. MyRental, another Corelogic product, includes an “accept or decline” button the housing provider can click to automatically generate an acceptance or rejection letter for the tenant.

Tenant screening reports are designed to apply uniform criteria to all applicants.

Tenant screening companies standardize the process of screening by uniformly applying criteria to each applicant’s records. Companies often promote this as a feature, telling landlords that consistency is the best way to avoid legal liability. As one tenant screening company executive explained in an interview, “[Landlords are] saying, ‘We like using SafeRent because it tells us red, yellow, green lights and our people don’t have to think. We don’t want them to think. We think it’s safer, legally, from a fair housing standpoint if they don’t think.’” However, the Department of Housing and Urban Development (HUD) has acknowledged that even consistently applied tenant screening criteria can result in unlawful disparate impacts, and has recognized the need for some individualized assessment that considers the context and mitigating details surrounding an applicant’s records.

Relying on eviction histories to make rental decisions deepens systemic racism and perpetuates poverty and housing insecurity. Black renters are far more likely to have eviction records in D.C., in part because most evictions are concentrated in Wards 7 and 8 and carried out by only a handful of landlords. Many tenant screening companies undermine landlords’ ability to conduct an individualized assessment—and

33 National Tenant Network, NTN DecisionPoint sample report, App. A.
35 CoreLogic MyRental, SafeRent Score Report, App. A.
37 While some companies give landlords discretion to include or exclude broad categories of data, they rarely provide more granular tuning, such as excluding all dismissed eviction records, or ignoring nonpayment of rent that occurred before the applicant received a housing voucher.
41 McCabe & Rosen, supra note 1, at 14–21.
to comply with D.C. law—because they make judgments and recommendations about tenants but do not provide the underlying records to the landlords.\textsuperscript{42}

\textit{Tenten screening companies do not always include the underlying information used to develop their reports.}

In some cases, tenant screening companies do not provide landlords with the underlying records used to create reports. An ongoing housing discrimination lawsuit against CoreLogic alleges that CoreLogic provided tenant screening reports to apartment leasing agents without providing the underlying records.\textsuperscript{43} CoreLogic’s report included a cover page titled “Lease Decision,” and listed a “Crim Decision,” which stated whether disqualifying records were found, but did not describe or provide the disqualifying records.\textsuperscript{44} The disqualifying record turned out to be a dismissed arrest for retail theft, which was used to deny Mikhail Arroyo’s application to move in with his mother, who has been his primary caretaker since he became disabled.\textsuperscript{45} When tenant screening companies include eviction histories in reports or scores without providing the underlying records, they preclude housing providers from judging the relevance and appropriate weight of those records.

Many tenant screening companies provide numerical scores indicating a tenant’s risk; however, few services disclose all of the criteria used to calculate these scores, and while some provide the primary factors contributing to a particular score, in our research we have not seen any that disclose the weight of each factor in determining the scoring formula.\textsuperscript{46} In fact, the scoring models are often described as proprietary.\textsuperscript{47} Housing providers must provide adverse action notices to the tenants they reject,\textsuperscript{48} and sometimes these are automatically generated by tenant screening companies, but they often provide vague reasons that are unclear to tenants and their housing attorneys.\textsuperscript{49} Without the underlying records and criteria, housing providers cannot assess whether the criteria are legal and appropriate to consider.

\section{The Council must limit tenant screening companies’ ability to report eviction records.}

Although tenant screening companies contribute substantially to rental criteria and decisions, they face very little oversight. At the federal and D.C. level, there are very few limits on tenant screening practices and no requirements (except in the Council’s emergency legislation) for private housing providers to consider the disposition of eviction records.\textsuperscript{50}

\begin{itemize}
  \item\textsuperscript{42} See infra text accompanying notes 43–49.
  \item\textsuperscript{43} Memorandum of Decision on Motions for Summary Judgment at 6, Conn. Fair Housing Ctr. v. CoreLogic, 3:18-cv-705 (“RPS [CoreLogic] allows CrimSAFE customers to disclose or suppress information underlying disqualification from its staff and housing applicants. If a customer chooses to suppress disclosure of the underlying criminal record from its onsite staff, they see only whether disqualifying records are found or not.”).
  \item\textsuperscript{44} Id.
  \item\textsuperscript{45} Id. at 16. For a brief description of the facts in this case, see Nelson, supra note 17, at 13.
  \item\textsuperscript{46} See, e.g., National Tenant Network, NTN DecisionPoint sample report, App. A.
  \item\textsuperscript{47} See, e.g., Screening Service Agreement between Corelogic Rental Property Services, LLC, and Minneapolis Public Housing Authority at 4 (May 2017), https://www.documentcloud.org/documents/6819668-Minneapolis-CoreLogic-Contract.html.
  \item\textsuperscript{48} 15 U.S.C. § 1681m(a)).
  \item\textsuperscript{49} Memorandum of Decision on Defendant’s Motion to Dismiss at 2, Conn. Fair Housing Ctr. v. CoreLogic, No. 3:18-cv–00705–VLB, D. Conn. (March 25, 2019), https://www.courtlistener.com/recap/gov.uscourts.ctd.125021/gov.uscourts.ctd.125021.41.0.pdf.
  \item\textsuperscript{50} See infra note 8.
\end{itemize}
Tenant screening companies almost always report eviction records even though these records have been deemed too inaccurate for traditional credit reporting. As part of a litigation settlement, Equifax, Experian, and TransUnion created the National Consumer Assistance Plan (NCAP), requiring that any records included in credit reports include sufficient information and be updated at least every 90 days.\[^{51}\] Because civil litigation records, including eviction records, typically do not include personal information such as dates of birth or social security numbers, they can no longer be included in traditional credit reports because the risk of a mismatch is too high. Tenant screening companies are not accountable to NCAP and continue to report civil litigation records despite the high risk of errors.

D.C. would not be the first jurisdiction to impose limitations on tenant screening companies. Washington State law prohibits tenant screening companies from disclosing records, including terminated leases, related to domestic violence,\[^{52}\] and Pennsylvania requires data brokers to update their state court records weekly to reflect updated dispositions and remove expunged cases.\[^{53}\]

The Council should:

**Prohibit tenant screening companies from reporting any eviction record that would qualify for sealing under the Eviction Records Sealing Authority Amendment Act of 2019.** This would help prevent landlords from inadvertently screening tenants based on illegal criteria.

**Expand the Eviction Records Sealing Authority Amendment Act of 2019 to seal all eviction records that do not result in an executed eviction.** This would protect tenants who lose in court but are allowed to stay in the unit because they paid their rent.

**Consider approaches to sealing or de-identifying eviction filings that preserve housing advocates’ ability to offer services and effectively represent DC residents.** This would protect renters from being screened out of housing because of eviction filings collected by data brokers, including those that are subsequently sealed.

Thank you for the opportunity to submit this testimony. Please contact Natasha Duarte at natasha@upturn.org with any questions.

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natasha@upturn.org

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Research Assistant, Upturn  
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\[^{51}\] See supra notes 19–20.
\[^{53}\] Pennsylvania data sharing agreement, supra note 14, at 2 (“SUBSCRIBER shall retrieve and access on a weekly basis the appropriate LifeCycle file(s) . . . and update their data accordingly.”); id. at 4 (“The COMMONWEALTH may, at its discretion, perform audits of the SUBSCRIBER to verify compliance with the terms and conditions of this AGREEMENT and the appropriate use of the information and data . . . .”). See also Zombie Data, supra note 15 (describing the Pennsylvania agreement).
Appendix 1: Sample tenant screening reports

TurboTenant Screening Report Snapshot

What does the screening report look like? What is included on it?

Customer Support  March 09, 2020 15:07  Follow

Screening Report Snapshot

Screening reports include a summary that allows you to see the information you need at a glance:

### Eviction Records

**COLORADO**

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<th>Description</th>
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### NTN DecisionPoint

**Access No:** XX 011  
**Order No:** 3619420  
**Reference No:** Rose Unit

**NTN DecisionPoint**  
**INSTANT RESIDENT SELECTION SYSTEM**

**Screened For:** XX 011 - ABC Property Management  
DD-MM-YYYY

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**Applicant Information**

- **Consumer:** Jonathan Quincy  
- **SSN:** ***.***-9990  
- **Income:** $4,500.00  
- **Rent:** $1,400.00  
- **Address:** 10555 N Birch St, Burbank, CA 91502  
- **DOB:** 10-Jan-1951  
- **Month of Employment:** 21  
- **Years of Employment:**

---

**Analysis Results** - Based on subscriber's employment, residency and applicant score acceptance criteria.

- **Does Not Meet Criteria**
  - Rent to Income – Meets criteria
  - Eviction Filing – Applicant does not meet eviction criteria
  - Score is Reject Applicant

See adverse action letter for details.

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**Rent to Income Multiple**

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<th>Requirement</th>
<th>Exceeds Requirement</th>
<th>Time at Residence</th>
<th>Time at Employment</th>
<th>Applicant Score</th>
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</thead>
</table>

Applicant Score based on analysis of tenant performance information, national public records and other databases.

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**ID Check**

- A search of nationwide public record, eviction, tenant performance, and other proprietary databases returned the following results:
  - **Substantial difference in Social Security Number found:** No
  - **Substantial difference in Date of Birth found:** No
  - **Substantial difference in current address found:** Yes
  - **Substantial difference in previous address found:** No
  - **Report of Credit Fraud found:** Yes

Any item marked YES should be verified with the applicant.

**Additional Addresses** see NTN Tenant Performance Profile

- 1314 SOPHIA LN APT3, SANTA ANA CA 90617

**Additional Names (aliases)** see NTN Tenant Performance Profile

**Consumer, Quincy**

**Alert Messages**

- Current Address – verify entered address with applicant
  - Fraud detected – see Additional Information in File below

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**Tenant Performance Information** see NTN Tenant Performance Profile

**Name/Location**  
**Date**  
**Information Reported**

- **Consumer, Jonathan**  
- **10-May-2015**  
- **Apartment Damage, Eviction Filing Required**

**Public Records** see NTN Tenant Performance Profile

- **Date of Filing**  
- **Action**  
- **Disposition**

- **Consumer, Jonathan (1314 Sophia Ln)**  
- **06-May-2015**  
- **Judgment for Plaintiff $1,000**

**Additional Information in File**

- **(Esperian)** 1 item closed by consumer
- **(Esperian)** Bankruptcy, Chapter 13-Filed
- **(Esperian)** Fraud Victim Alert: ** THIS IS A SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT, FRAUDULENTLY. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-17. (FACT ACT)**

**Messages**

- Eviction filing caused the NTN DecisionPoint score to be reduced by 20 points
- Tenant Performance caused the NTN DecisionPoint score to be reduced by 10 points

**Custom Criteria Used in Calculating the NTN DecisionPoint Score**

If present, medical collections are ignored.

---

**End of NTN DecisionPoint**
SAFERENT™ SCORE REPORT
Processed April 02, 2019 at 5:35 AM

David Brandt
Primary Applicant for 4938 Main St Fresno, CA 93711

686
SafeRent Score

APPLICANT INFORMATION

Name: DAVID BRANDT
DOB: 10/04/1997
SIN: ***.**-1882
Email: DAVID_BRANDT@myrental.com
Monthly Income: $3300

Current Address:
1021 CENTER AVE FRESNO, CA 93711

Previous Address:
N/A

SAFERENT SCORE

LOWEST RISK

686
This application is in the lowest risk category. Fewer than 16% of all applications score above 680.

LEASE INFORMATION

Monthly Rent: $1250
Total Income: $3300

Lease Term: 12 Months
Rent/Income: 38%