

RHR Information Services, Inc.

SelectRent News

Editor's Note

It seems that storms and severe weather are the story all over the country. Our thoughts are with those in harms way.

Because of Hurricane Katrina there are several counties/parishes where criminal information is unavailable. See the story inside.

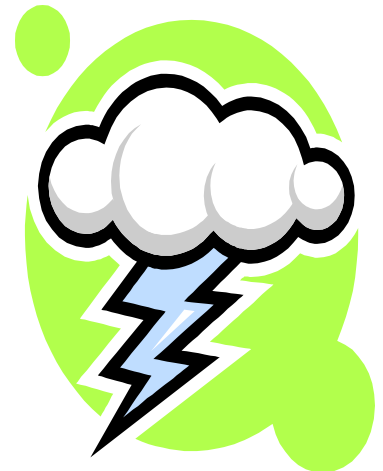
The federal government has relaxed the I-9 regulations to help employers of Louisiana and Mississippi refugees. The full story on page 2.

An important aspect of your background checks is the SSN Fraud Protection search. Read the story on page 3 to make sure that you understand the information that is being returned.

We've also got a piece on page 3 to help you save money on your screening fees by simply filling out a worksheet and letting us look for applicants that don't meet your criteria.

Finally, I'm going to take a second to "get personal". I can't express how excited (and nervous) I am about the pending arrival of the newest member of the Karels family due on October 1st. I'll be taking a little time off in the next couple of weeks, and in my absence please contact our General Manager, Rick Hansen if you have any immediate needs.

Tony Karels
Account Manager



Inside this issue:

MS/LA Criminal Records	2
System Enhancement	2
I-9 Regulations	2
SSN Information	3
Save Money on Your Screening	3
It's Now or Never	4

Speakers Available for Your Next Event

We have experienced speakers available for presentations, workshops, manager training sessions, conference calls and web meetings on Resident Screening & Employment Background Checks. Based on the available time and needs of the group, typical questions ad-

dressed include:

- What are the business and legal reasons for conducting background checks?
- What are the typical elements of a background check?

- What are the most common "red-flags" that pop up?
- What are the common privacy issues, legal minefields, and pitfalls associated with conducting

(Continued on page 3)

MS and LA Criminal Record Availability



With the devastation of Hurricane Katrina throughout the South East and the number of buildings that have been damaged or destroyed, it is obvious that the information we access to create background screening reports may feel the effect as well.

We have been notified that in the State of Mississippi the following counties not only are **not** searchable, but may have had

lasting damage done to their records: Hancock, Harrison, Jackson, Pearl River, Stone, Perry, Forrest, Marion, Wayne, Jones, Pike, Amite, Franklin, Jefferson, Jasper. In the State of Louisiana, the following Parishes are also not only **not** searchable, but may have had lasting damage done to their records: Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, St. Charles, St. Helena, Tangipahoa, Washington, Iberia,

Vermilion, Saint Tammany.

Our research department is looking in to the availability of information from sources besides the county records to allow some form of criminal inquiry. If you need additional information, please feel free to contact your RHR SelectSmart Representative.

“These changes are a move to make the SS Fraud product fit the style of our report while still catching the eye of the user.”

System Enhancement: SSN Fraud Messages

In an ongoing effort to provide you with the best service available in the industry, we have recently implemented an enhancement to the Fraud Protection portion of the background report.

Several new messages have been programmed to appear that allow the user a greater understanding

of what is being presented. These messages have additionally been prioritized so that when they appear, the non-critical ones will show in **black boldface** lettering; while the messages deemed critical will appear in **red boldface lettering**. Finally, we have added the comment “NO SSN WARN-

INGS REPORTED” when we find no evidence of anything unusual about the SSN provided.

These changes are a move to make the SSN Fraud product maintain consistency with the rest of our report while still catching the eye of the user.

I-9 Regulations Relaxed

As many displaced persons in the Hurricane Katrina affected regions are likely not to have access to work authorization documents, the Department of Homeland Security released a statement saying that they will not sanction employers for hiring

Hurricane Katrina victims that are unable to provide documentation that is normally required.

Employers must still complete the Employment Eligibility Verification (I-9) Form but should note that documentation is not available due to Hurricane

Katrina. The Department of Homeland Security will review this policy at the end of 45 days.



Additional Names or Numbers on SSN Product

Below are some common reasons for additional names or Social Security Numbers showing on a report with a Social Security Number Trace.

- If two individuals (such as spouses, parent/child, roommates, etc.) *jointly* apply for credit, both names may appear under one SSN.
- If an applicant's handwriting is misread on a credit

application, the SSN may be entered incorrectly (a 1 for a 7 or a 6 for a 0, etc.). This may result in another individual's name appearing under the applicant's SSN.

- If an applicant is using another individual's SSN that person's name may also appear. (Or is another individual is using the applicant's SSN, that name may appear)

- If the applicant has used an alias that name may appear.

Note: Name and address information comes from credit applications. Whether a SSN is valid, where and when it was issued, if it belongs to a deceased individual, etc. comes from the Social Security Administration.

For any questions, please contact an RHR Information Services, Inc. Representative.



Criteria StopSigns: Lower Your Screening Costs

Have you ever heard of RHR's "Criteria StopSign" service? If you haven't already taken advantage of this unique and *free* service, it's time that you get started.

You have the ability to have RHR look at various aspects of your denial criteria when we process a background report for you and stop the process if we find an item that causes an application to be denied.

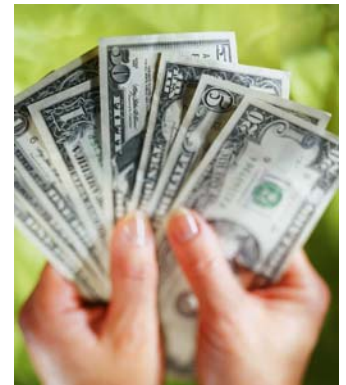
When we stop a report for any of your criteria items, you will receive a discount on your report cost! You still have the ability to re-start any file at no extra cost.

Some of the items we can currently look for include:

- Felonies
- Gross Misdemeanors
- Misdemeanors
- Court Evictions

- Credit Risk Score
- Bankruptcy
- Judgments
- Collections
- Total Delinquent Debt

If any of the above are items that your property denies an applicant for, please contact your RHR representative to get a worksheet put in place on your account so that we can start saving you time and money!



Speaker, continued.

(Continued from page 1)
background checks?

- How do we convey the importance of consistent background checks to the entire management team?
- How do we implement a background check program

within our organization?

- Are there any features, or products that RHR offers that we aren't currently utilizing that we should?
- Are there any legislative updates pertaining to screening

that we need to know about?

RHR will even customize our presentation to your needs.

Contact an RHR Information Services, Inc Representative for more information or to schedule a presentation today!!



10505 Wayzata Boulevard
Suite 200
Minnetonka, MN
55305

Phone: 952-545-3953 / 888-389-4023
Fax: 952-545-3973 / 888-389-4024
E-mail: tonyk@rhris.com



The Right Path to the Right People

Disclaimer: This newsletter has been developed for informational purposes only for use by the customers of RHR Information Services, Inc., and should not be relied upon as definitively accurate. Due to the complex nature of your business, we strongly suggest that you work closely with legal council when making any decisions related to your business.

It's Now or Never!

The initial rental application you obtain from your prospective resident contains information that could become extremely important to you in the future.

If you should ever find yourself in the unfortunate position of having to send a resident to collections, your most valuable tool will be their original rental application. You should always keep a copy of it on file for at least 3 years. However, if you don't get **all** the information at the time they are filling it out, you're probably not going to get it at all.

When applying to rent a unit applicants are usually anxious to be approved and therefore motivated to supply you with all the information required. Once they move in, that motivation quickly disappears!

Of course, a completely filled out application puts big smiles on our faces and assures you a faster answer, but it also has some big benefits for you.

A completely filled out application contains information including employment supervisors, bank account numbers, personal refer-

ences and emergency contacts. Before your applicant walks away take a minute to make sure every space is filled in, especially phone numbers. The landlord information lines should NEVER be left blank. If they live in a family home, they should put down who they live with and their relationship to that person.

Pre-screening the applications you receive from your prospective residents is an excellent investment of your time and trouble now, which could save you dollars and cents later!