

Landlord Connection

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Identity Fraud

Privacy Protection

Jeannine Stergios
Landlord Connection

The Landlord Connection cannot stress enough the importance of asking for Photo ID and a Social Security Card when taking applications for apartments. Identity theft is on the rise and many with poor rental histories are resorting to using false information in order to obtain apartments. Please verify this information before submitting a report request. *Continued on page 2*

Landlords often forget that they are operating a business. The business of renting apartments needs to be taken seriously.

Contents of a Tenant Report

What can I learn from a Tenant Report?

Addresses on file - any addresses that LLC has gathered through previous inquiries, lock outs, landlord reports, etc.

Landlord/Phone Number - the name and number of the owners of the property. **PLEASE CALL AT LEAST ONE OF THESE LANDLORDS BEFORE RENTING.**

L & T filings - Lists any court action filed against or by an applicant.

Lock outs - Lists any lock out done by the county sheriff.

Landlord Reports -Contains any information reported to LLC by another landlord.

Other Inquiries - Lists the names and dates of other landlords who have requested tenant reports for this applicant.

Nothing on File - **THIS DOES NOT MEAN THAT THE APPLICANTS ARE OK.** But it is a promising sign. The landlord may not have started the eviction process. **CALL AT LEAST one landlord that is listed on the report.** Preferably call a previous landlord.⊗

Upcoming Events for Landlords in NH

NHPOA's Third Annual Trade Show

The NHPOA 3rd Annual Trade Show is an all-day event geared to assist property owners, managers and associated professionals. Last year's speakers included Attorneys, financial planners, mortgage companies, New Hampshire Housing, the Landlord connection and many more. This year's Trade Show promises to be the "best one yet." Last year's show attracted more than 200 landlords.

CALENDAR OF EVENTS

SPECIAL EVENT

PLACE: SHERATON WAYFARER, BEDFORD, NH

TIME: 9:00 AM -4:00 PM

For more information, or if you are interested in reserving a booth or conducting a seminar, you can contact Judy Nessel at 880-6464.

NEW HAMPSHIRE PROPERTY OWNERS MEETINGS

These meetings are held on a monthly basis. Visit the NHPOA Web Site at www.nhpoa.org or call the Chapter President in your area for details.

Area	Contact	Phone Number
Concord	Nancy Tucker	228-8608
Claremont/Lebanon	Brenda Lacasse	542-4459
Manchester	Rick Blais	641-2527
Nashua	Myriam MacDonald	882-7508
Rochester	Joyce Forsythe	742-6648
Salem/Derry	Mark Lutter	437-6759
Statewide	Gene Gayda	881-3682

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To protect our customers and applicants' privacy, effective immediately, the Landlord Connection no longer displays Social Security Numbers or Dates of Birth on our Tenant Reports. Instead, we provide you with the following information:

Matches - The applicant Social Security Number matches with what we have in our database.

Unable to Verify - Applicant is not in our database so we cannot verify that the number belongs to the individual. NOTE: This does not mean that the applicant is using a false number.

Does not Match - We have a different Social Security number in our database for the individual. This is a red flag. Insist that the applicant show you positive proof of their identity. Please notify us if our records are in error.

Tips for Successful Renting

Jeannine Stergios - President Landlord Connection

Landlords often forget that they are operating a business. The business of renting apartments needs to be taken seriously. Remember, you are inviting these people to live on your property. Playing detective is part of the process. Here are some proven tips - this advice is from people who learned the hard way.

NEVER RENT AN APARTMENT WITHOUT ASKING FOR A PICTURE ID FROM ALL ADULTS WHO WILL OCCUPY THE APARTMENT. - You need to know who will be living in your apartment. This will also provide you with more information about the applicants, such as previous addresses, full names, etc.

NEVER RENT AN APARTMENT TO SOMEONE WHO NEEDS TO MOVE IN RIGHT AWAY. Chances are they are running away from something and will probably vanish in the night from your apartment, too!

NEVER RENT TO SOMEONE WHO FLASHES THE FULL SECURITY AND FIRST MONTHS' RENT. Chances are they've got that much money because they haven't paid the current landlord for several weeks.

NEVER ACCEPT LESS THAN THE FULL SECURITY DEPOSIT BEFORE HANDING OVER THE KEYS. If you do, the chances of getting the full amount owed to you will lessen as each week passes.

NEVER BELIEVE THAT THEY JUST MOVED HERE FROM OUT OF STATE BEFORE CHECKING WITH LLC. This is a new trick - we have found several applicants who used this story. When the landlord checked with us, he discovered that they had been locked out of a local residence less than a week before. Continued next column.

CHECK SOCIAL SECURITY NUMBERS - Another new trick. Some applicants "mix up" the number combination thinking that LLC won't have them on file.

BE PATIENT - IT WILL PAY OFF IN THE END. If you wait long enough for a good tenant, they will come.

What Types of Information does LLC Have?

Andrew Brown - LLC Staff

- Eviction records from all 38 NH District Courts for the past seven years.
- Over 2,000 reports from landlords.
- Assessors' lists for all NH cities as well as many towns in Southern NH. We also have access to Assessor's lists for some cities and towns in MA, CT, ME, and RI.
- Nationwide Address History - provides a record of every address where the applicant has resided since 1998.
- Nationwide credit reports from Experian.
- Phone number listings for all 50 states.

Did you Know?

In 2001, over 6,000 Landlord/Tenant actions were filed in NH District Courts. This number has not changed since 1993 - the first year computerized records were available. However, one thing has changed. Most of the landlords filing these actions are NOT using LLC.

Reading Credit Reports

Some of our customers have difficulty interpreting an applicant's credit report. In our start-up packet, we provide explanations for each item on the report and our web site also includes a section on how to read these reports. If you are still unable to interpret the information, please call us at 882-0514. Our staff will be happy to assist you.

Fax, Email or Phone?

LLC recommends that our customers use either Fax or Email to send in their requests. This is the quickest and cheapest method for everyone. We do not recommend that customers use the phone method to either request or receive reports.

Email your requests to llcmail@earthlink.net. In the Subject line enter the words Report Request. We will send your reports in a return email. Make sure you include your name, PIN Number, and the type of reports you would like in addition to the applicant information.