

Resources for the Housing Professional To Welcome People from Other Countries

Suggested Alternative Documents for Screening Immigrant Populations

Documents that can Establish Identity	Documents that can Establish Past Rental History	Documents that can Establish Credit or Ability to Pay Rent
<ul style="list-style-type: none"> • Citizenship Card, Consulate Card • Certificate of Naturalization Form N-550 • Certificate of U.S. Citizenship Form N-560 • Voter’s Registration Card • U.S. Passport • Unexpired Foreign Passport; with photograph • Permanent Resident Card (Green Card) Form I-551 • Employment Authorization Document (Work Permit) Form I-766 • Refugee Travel Document Form I-571 • Driver’s License or ID Card • School ID Card; with photograph • Military Card or Military Dependent Card • Draft Record • U.S. Coast Guard Merchant Mariners Document (MMD) Card • Native American Tribal Document <i>If under 18 (and unable to present above documents)</i> • Hospital Records • Day Care or Nursery School Records • School Records or Report Card 	<ul style="list-style-type: none"> • Records from a School District • Letter from Utility Company • Letter from Former Landlord; with phone number • Copy of Lease from Former Residence 	<ul style="list-style-type: none"> • Letter from Employer • Current Contracts for Major Purchases to Help Identify Credit • Bank Records • Sponsorship Letters and Verification • Affidavit of Support Form I-864 • Social Security Card • Individual Taxpayer Identification Number (ITIN) • Housing Subsidy such as Housing Choice Voucher (tenant based Section 8 voucher) • Current Pay Stubs • Paid Utility Bills • Paid off Installment Contracts

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Documents that can Establish Identity (Definitions)

Citizenship or Consular Card: identification document issued by the Mexican government to citizens abroad; the cards also certify Mexican citizenship, give his/her birthplace, and U.S. address; are valid for five years; issued by Mexican consulates.

Certificate of Naturalization (Form N-550) is issued by the Department of Homeland Security's United States Citizenship and Immigration Services proving identity and citizenship; will contain a photograph, signature, place of residence, and country of former nationality. To apply use application Form N-400.

Certificate of U.S. Citizenship: (Form N-560) is issued by the Department of Homeland Security's United States Citizenship and Immigration Services proving identity and citizenship; will contain a photograph, signature, place of residence, and country of birth. To apply use application Form N-600.

Voter's Registration Card: state issued documents providing name and current address.

U.S. Passport: the official document issued by the United States government, certifying the holder's identity and citizenship and entitling them to travel under its protection to and from foreign countries.

Unexpired Foreign Passport: an official document issued by a government, certifying the holder's identity and citizenship and entitling them to travel under its protection to and from foreign countries.

Permanent Resident Card (Form I-551) commonly called a "**green card,**" is formerly called the **Alien Registration Receipt**. It signifies the cardholder is in the states legally and does not need signature to be valid. The former Immigration and Naturalization Service, now the Dept. Homeland Security, issued Form I-151 (Alien Registration Receipt Card), to aliens from July 1946 through late 1978. The form is no longer valid evidence for enumeration purposes. From 1992 through 1996, INS conducted a "Green Card Replacement" project to replace the I-151 cards in circulation. Some applicants (e.g., homebound elderly or nursing home residents) may have been unable to replace their old I-151 cards. Although the card is not a valid immigration document, the person **may still retain lawful permanent resident status with DHS. see <https://secure.ssa.gov/apps10/poms.nsf/lnx/0110210805>**

Employment Authorization Document know as an **EAD** (Form I-766) An employment authorization document or EAD card, known popularly as a "**work permit,**" is a document issued by the United States Citizenship and Immigration Services (USCIS) that provides temporary employment authorization to noncitizens in the United States. To apply use Form I-765.

Refugee Travel Document (Form I-571) is issued for the purpose of travel...to a person who is in the United States as a refugee pursuant to section 207 of the Immigration and Nationality Act (Act), as an asylee pursuant to section 208 of the Act, or as a permanent resident who received such status as a direct result of refugee or asylee status. A lawfully obtained, currently valid Form I-571, shall be accepted in lieu of any travel document which otherwise would be required from such person under the Act. To apply use Form I-131.

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Driver's License or I.D. Card: identification documents issued by federal, state, or local agencies which contain a photograph, signature, date of birth, and address; driver's licenses issued by a Canadian government authority are also valid.

School I.D. Card: document proving enrollment in a college or university; contains picture; valid form of identification if cardholder is currently enrolled in that school.

Military Card or Military Dependent Card: identification documents used to demonstrate eligibility to secure any benefit from the Department of Defense of the U.S.

Draft Record: proves military involvement and helps to establish identity.

U.S. Coast Guard Merchant Mariners Document (MMD) Card: a credential issued by the U.S. Coast Guard to provide evidence of a mariner's qualifications.

Native American Tribal Document: NOT a Certificate of Indian Status; May vary in appearance; Must be from a tribe federally recognized by the Bureau of Indian Affairs; each of the 564 federally recognized tribes may issue its own unique tribal document based on private tribal information; The Department of Homeland Security's United States Citizenship and Immigration Services does not have examples of these tribal documents nor can it provide guidelines on specific tribal documents.

Hospital Records: medical record for patient generated during a period of hospitalization which may sometimes be used to establish identity; may be presented by those under the age of 18 who are unable to present other documents.

Day Care or Nursery School Records: record generated for a child during a period of early childhood education which may sometimes be used to help establish identification; may be presented by those under the age of 18 who are unable to present other documents.

School Records or Report Card: record generated for a student during a period of education which may sometimes be used to help establish identification; may be presented by those under the age of 18 who are unable to present other documents.

Documents that can Establish Past Rental History

Records such as correspondence, leases and contracts from a School District, from a Utility Company, or a former Landlord can help establish past rental history. See the section on International Background checks.

Documents that can Establish Credit (Definitions)

Letter from Employer: self-explanatory

Current Contracts for Major Purchases to Help Identify Credit: self-explanatory

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Bank Records: record generated for someone keeping a checking or saving accounts which show financial status, patterns, and habits

Sponsorship Letters: certification of financial aid

Sponsorship Verification: certification of sponsorship from family member, employer, etc.; contract between the sponsor and the U.S. government; proof there is enough income and/or assets to maintain the intending immigrants and the remainder of the household at 125% of the Federal Poverty Guidelines

Affidavit of Support is required for most family-based immigrants and some employment-based immigrants to show that they have adequate means of financial support and are not likely to rely on the U.S. government for financial support. An affidavit of support is a document an individual signs to accept financial responsibility for another person, usually a relative, who is coming to the United States to live permanently. The person who signs the affidavit of support becomes the sponsor of the relative (or other individual) coming to live in the United States. The sponsor is usually the petitioner of an immigrant petition for a family member. An affidavit of support is legally enforceable; the sponsor's responsibility usually lasts until the family member or other individual either becomes a U.S. citizen, or can be credited with 40 quarters of work (usually 10 years). The law concerning affidavits of support is found in Immigration and Nationality Act (INA) sections 212(a)(4) and 213A. The provisions are codified in Title 8 of the Code of Federal Regulations (CFR) at 8 CFR 213a. Income Requirements: You also must meet certain income requirements (whether you are a sponsor, a joint sponsor, or a substitute sponsor). You must show that your household income is equal to or higher than 125% of the U.S. poverty level for your household size. (Your household size includes you, your dependents, any relatives living with you, and the immigrants you are sponsoring.) see <https://www.uscis.gov/green-card/green-card-processes-and-procedures/affidavit-support> To apply use Form I-134 or for Affidavits under Section 213A use I-864

Social Security Card: card issued to U.S. citizens, permanent residents, and temporary residents with a unique nine-digit identification number assigned by the Social Security Administration

Individual Taxpayer Identification Number: a U.S. tax processing number issued by the Internal Revenue Service

Housing Subsidy such as Housing Choice Voucher known as a Section 8 voucher is rental assistance from the U.S. Department of Housing and Urban Development. The Housing Choice Voucher Program provides "tenant-based" rental assistance, so a tenant can move from one unit of at least minimum housing quality to another. It also allows individuals to apply their monthly voucher towards the purchase of a home. Other subsidy programs such as HOME subsidies for the elderly and Shelter Care Plus Voucher for people with mental illnesses can also establish the ability to pay.

Current Pay Stubs, Paid Utility Bills and Paid Off Installment Contracts: self-explanatory

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International Background Checks

Purpose: To list some of the companies that do international background checks so that landlords in the Miami Valley and residents of the Miami Valley can navigate tenancy when there are missing pieces to someone's background due to immigrant, refugee, or asylee status. In addition, this will be a good guide for all people seeking tenancy to have access to the basics of consumer rights when submitting to a background check and have access to resources for further education on the topic.

Definitions

CRA – Consumer Reporting Agency

FCRA – Fair Credit Reporting Act

CFPB – Consumer Financial Protection Bureau

What is a background check for tenancy?

Tenant screening is a process used primarily by residential landlords and property managers to evaluate prospective tenants. The purpose is to assess the likelihood the tenant will fulfill the terms of the lease or rental agreement. Tenant screening services generally fall under the same rules adhered to for employment screening, are conducted by CRAs, and are regulated by the FCRA.¹

Resources

- National Association of Professional Background Screeners <https://www.napbs.com/>
- List of Consumer Reporting Agencies from the CFPB 2015
http://files.consumerfinance.gov/f/201501_cfpb_list-consumer-reporting-agencies.pdf
- “The Facts about Background Checks” at <https://www.napbs.com/media/Factsheet.pdf>

The regulations governing the actions of professional background screeners as well as end-users are spelled out in the FCRA and the CFPB's ²*A Summary of Your Rights under the Fair Credit Reporting* and the *Notice to Users of Consumer Reports: Obligations of Users under the FCRA*. Background screening, when conducted by a CRA, is highly regulated including by the Federal Trade Commission and the Consumer Financial Protection Bureau as well as state and local consumer protection laws.

¹ From National Association of Background screeners at <https://www.napbs.com/>

² *A Summary of Your Rights Under the Fair Credit Reporting* <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> and *Notice to Users of Consumer Reports: Obligations of Users Under the FCRA*
http://www.transunion.com/docs/rev/business/compliance/Notice_to_Users_of_Consumer_Reports_2012.pdf

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Companies that run International Background Checks and meet FCRA Guidelines³

First Advantage Corporation Resident History

First Advantage Background
9800 Crosspoint Blvd
Indianapolis, IN 46256
<http://www.fadv.com/>
(317) 844-4242

CoreLogic SafeRent

CoreLogic SafeRent Consumer Relations
P.O. Box 509124
San Diego, CA 92150
www.residentscreening.com
(888) 333-2413

Experian Rent Bureau

1271 Avenue of the Americas, 45th Floor
New York, NY 10006
www.Experian.com/rentbureau
(877) 704-4519

³ There are probably many other companies that run background checks, but the ones included here are the ones from the CFPB list of FCRA certified companies that MVFHC called to inquire as to whether the company does international background checks as well as local background checks. Miami Valley Fair Housing Center does not certify the accuracy of this data, (things can always change) and suggest readers call to verify the information.

Miami Valley Fair Housing Center visit www.mvfairhousing.com/rental to download a PDF of this guidance.