

Identifying Participant Housing Barriers

Ensuring an accurate assessment of a participant's criminal and credit barriers to housing is critical in insuring that participants are connected to housing options quickly and efficiently. Discussions with a participant about their historical interactions with the criminal justice system should be trauma informed and affirmative of the participants experience and changes. Participants may struggle with historical experiencing of shame or negative outcomes due to disclosure of past criminal offenses. Participants may also not be able to recall information regarding their criminal history. If an agency does not have the ability to perform a credit or background check internally, several publicly available sites can be utilized to gather comparable information.

Criminal Background

TX DPS Report: <https://www.dps.texas.gov/section/crime-records-service/criminal-history-records>

This resource will provide information on convictions in Texas. You will need to work with the participant to identify any convictions incurred outside of Texas. Properties will run a national search.

If a participant is on probation or parole, the participant could ask the PO if they have the ability to run a national check. Consider this with caution – not all PO's know all national details of folks' backgrounds. Inadvertently, damaging information could be presented to the PO.

Credit Report (freecreditreport.com)

Free credit report sites can be useful in examining the credit report for money owed to previous properties. The participant may be challenged to answer the security questions correctly. The questions will be based off information in the credit report, i.e. previous addresses, previous lenders, etc.

Providers will need to study the names of the creditors for language that is reminiscent of a multifamily property. Remember, most property management companies 'sell' the debt after a few weeks/months of not being paid to the property. In such instances, it is difficult to assess if a specific debt is tied to a previous property management company.

Travis County Eviction History

[This site](#) will provide any eviction records for a participant in Travis County. If a participant can recall another jurisdiction wherein they may have been filed on, providers should try and locate an online database in that jurisdiction to search.

Final Failsafe (Not necessarily recommended, but it is an option)

If a provider can't accurately assess all tenant screening barriers, a provider could embark on a trial run application. Search for a property that has a very low application fee and submit an application. Properties are not advised to share with anyone, including the applicant, the details of the tenant screening check. However, you can always ask! They can and should provide you with a phone number to contact the Tenant Screening Bureau they used. This can be a lengthy process and may still not provide you with the information you need.

Remember, every time a credit check is run, there can be slight damage to that person's credit.