

# Circle of Leaders

# AmRent



White Paper:  
Managing Identity Misrepresentation Within the Multi-Family Housing Industry

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## Overview:

Historically, the mortgage originating, lending and servicing industries have seen their fair share of identification and application misrepresentation which has now resulted in more strict lending practices. More recently, the multi-family housing industry has been the unfortunate recipient of these fraudulent practices. Increasingly diverse rental applicant populations, liberties taken by consumers during the application process, applicant processing speed and a rise in identity fabrication make application misrepresentation a concern that every property manager needs to take seriously.

The reality is that property owners and managers are faced with a difficult task. The challenges are many: overstated incomes, fabricated and misused identities and misinformed beliefs about accurate and sufficient documentation needs for non-U.S. citizens. However, property management companies are learning that vetting the applicant completely can reduce their exposure and expense later during or after the lease expires. Most owners and managers agree that it is a dangerous business practice to enter into lease agreements without accurately and thoroughly confirming applicants' identities. As of late, many multi-family housing professionals have put new practices in place to confirm the identities of those to whom they extend leases.

This paper outlines the identity misrepresentation challenges our industry faces and offers some common procedures and best practices for successful authentication of personal identities during resident screening processes. This information was collected over several months during CBCAmRent 2009 Circle of Leaders roundtable discussion events.

### Challenges with Current Identity Validation Processes:

As a whole, it is beneficial within the industry to have a better understanding of acceptable identification practices that can bolster the effectiveness of current methods and work within compliance requirements. Identifying these practices is important, but also critical to the industry is application process speed. The most viable solutions will not delay the point of lease transaction to impact a property's bottom line through frustrated applicants who lease elsewhere.

The most effective solutions also will work to fix the flaws of the current applicant authentication process during the initial leasing steps. Current processes often are lengthy and laborious, manual, difficult to understand and full of risk. On average, property managers report spending up to one hour to confirm each piece of provided identity information. Neglecting to validate applicant identities will cost more money in the long run in legal fees, debt recovery and damages, which could impact the overall health of the community and create potential safety issues.

### What the Circle of Leaders experts have to say about validating identities:

**Property Management Expert Mark Lytle, Regional Manager – National Development Corporation, Pittsburgh, PA:** “On all of our affordable housing units we ask for an original Social Security card. We verify that number to what is listed on the application. We also ask for pay stubs or benefits statements to again verify the Social Security number on that document. There are quite a few built-in checks to our system.”

**Property Management Expert: Josh Martin, Director of Property Management – Community Properties of Ohio, Columbus, OH:** “We found when we originally accepted birth certificates (whether it is an original copy or a photocopy) that people were manipulating numbers, for example a date within the year. We started to require that each person bring in an actual certified birth certificate with a raised notary seal which increases the probability of an authentic document.”

**Property Management Expert: Peggy Taylor, District Manager – Landsman Real Estate Services, Inc., Rochester, NY:** “Before joining Landsman Real Estate Services, Inc I had a problem with the immigrant population at one of my Houston properties. We saw applications where there was misuse of the SSN and several applications came in with families' similar names, last name as the middle name. The use of all the various names was very confusing for the leasing staff.”

**Legal Expert: Brian Cweren, Principal – Cweren Law Firm and MyApartmentLawyer.com, Houston, TX:** “The *Houston Chronicle* ran a story about various forms of real and fake identification and it is obvious that one needs specialized knowledge to be able to tell the difference. While this knowledge is available to law enforcement, it's not readily available to property management staff and leasing agents. This is important knowledge for our industry to gain. We must educate each other.”

## The Business Challenges Inherent in the Application Authentication Process:

### *Identification Documents*

Identification documents presented to property managers in various forms make the authentication process very confusing and present situations that may lead to discriminatory actions. Despite these challenges, property management companies have a fiduciary responsibility to owners and investors. Without accurate identification information, it's hard to collect when renters cause damage and default on rent and other monies.

### *Social Security Numbers and Individual Tax ID Numbers*

Many property owners have adopted the practice of automatically denying housing to those without a Social Security number. Although this may not be discriminatory on the surface, it could be considered discriminatory in practice. Further, it has the potential to exclude qualified applicants from renting apartments, decreasing the overall candidate pool from which an owner can fill vacant apartments.

Individual Tax ID numbers (ITIN) are commonly submitted on rental applications since a high number of non U.S. citizens typically look to house in rental communities. Although ITIN numbers resemble SSN's, property managers should learn to decipher the difference between the two and why an applicant may have one type of number versus the other.

### What the Circle of Leaders experts have to say about the importance of due diligence with applications:

**Property Management Expert Rowe Shockley, Senior Vice President - Wallick-Hendy Properties, Columbus, OH:** "When you're signing a statement on the governmental side and you're pledging to what your income and family composition is; there's actually a qualifying statement that says we're going to put you in jail or fine you, I think it's \$10,000, if you misrepresent yourself."

**Property Management and Legal Expert: Bradley S. Dornish - Esquire, President - Dornish & Scolieri, P.C., Pittsburgh, PA:** "Some of the most common identity misrepresentations I have seen have been family members, whether it is sisters, brothers, parents or children. I have seen parents using children's Social Security numbers on a more surprisingly frequent basis. You see also other identifying information like the last address ties in. Sometimes, it is very difficult to detect."

**Legal Expert Quote: William Willis, Jr. – Willis Law Firm, LLC, Columbus, OH:** "One of the sections that I modify frequently with my clientele's application agreements is to actually state 2913.43 - that any misstatement or fraudulent representation shall be deemed a violation of securing a writing by deception. Since most of the time the annualized rent is over \$5,000, any fabrication is a felony of the third degree."

**Legal Expert Quote: Robert Flaughner – Dana and Pariser Law Firm, LLC, Columbus, OH:** "The real problem arises when you have turn over in management at the property, and as part of their due diligence, they find misrepresentation on an application. Ultimately, they know they will have to file an eviction on this renter. They wonder why the manager didn't take action earlier. The new owner may ask if the current manager waived a provision of the lease that would allow for removal from the property for providing fraudulent information. Obviously, now you have a problem where identity misrepresentation was previously known, and the manager moved the resident into the community anyway."

## Solving Identity Misrepresentation Issues:

Solving identity misrepresentation issues will require changes in policies, procedures and thought processes. Further, it will take industry-wide diligence and patience to make the necessary changes. Viable solutions will come from the following areas:

- Application Documentation
- Required Identifications and Validation Process
- Compliance
- Third Party Authentication Tools

### *Application Documentation*

Industry experts agree that properly documenting the applicant's information in the earliest stages of the relationship reduces the likelihood of negative results including identity fraud. Solid information creates the necessary foundation to build the screening process and reduces both liabilities and risks.

### What the Circle of Leaders experts have to say about the importance of documentation:

**Property Management Expert Quote: Helene Prince, Director of Property Management for Coldwell Banker, Pittsburgh, PA:** "I have 110 agents that are trained real estate sales agents and trained rental agents. For me, it starts with the training. Part of our process is that the agent meets the applicant and talks to them about all the specific paperwork. Our application is eight pages long on state approved forms. We will not waiver on incomplete paperwork. That is just the way it is."

**Law Enforcement Expert Quote: Detective Sergeant Richard Michael, Michigan State Police - Identity Theft Team, Detroit MI:** "One of the cheapest protections property managers can purchase for a couple of dollars, especially for Michigan driver's licenses, is a small black light pen. When you put the license under black light, the Michigan logos will reflect with ultra violet. It is very difficult to duplicate a license. We caught somebody that actually had a hologram printer and was printing the hologram on the lamination that he was putting on the fake licenses. It did look like the hologram, but it would not react to the black light. This black light pen technique is commonly used in bars. Shine it on the license; if it doesn't reflect black light, you have a fake ID."

### *Required Identification and Validation Process*

There are many forms of identifications that can be supplied to property professionals during the screening process. Using the U.S Department of Homeland Security U.S. Citizenship and Immigration Services Employers Handbook, [www.uscis.gov/files/nativedocuments/m-274.pdf](http://www.uscis.gov/files/nativedocuments/m-274.pdf) (Part Eight), property managers and owners can see visual references that will help validate the identifications presented as part of the application process. To improve compliance, each organization should provide a list of acceptable identification documents for property managers to fairly and accurately validate the applicant's provided information.

One common practice is for immigrants to unofficially change their names once they move to the United States. In addition, many people from Latin American cultures are given both their mother's maiden name and their father's last name at birth, but decide along the way to shorten their name and use only one last name – effectively changing their identity. While neither of these behaviors may be done to purposely deceive, the name change constitutes a problem for property owners as their applicants have more than one identity. Property owners must evaluate whether the use of a different name on a rental application is due to these innocent practices or intentional fraud, adding yet another layer to the screening process.

### What the Circle of Leaders experts have to say about Required Documentation:

**Legal Expert Quote: William Willis, Jr. – Willis Law Firm, LLC, Columbus, OH:** "One thing I would recommend is making a copy of the ID provided by the applicant. There's nothing Fair Housing or otherwise that is prohibitive of doing that. Managers can find plenty of helpful information there for the screening process, but also during the lease, the maintenance personnel or the newly hired manager doesn't let in the wrong Mrs. Smith to an apartment because they have nothing to confirm identity against. The photocopy may not be crystal clear, but it can show signatures that can be matched up to letters or requests submitted and signed by the resident."

**Legal Expert Quote: Gerald N. Murphy - Partner, Forsyth, Howe, O'Dwyer, Kalb & Murphy, P.C., Rochester, NY:** "It is not that you necessarily need to have the SSN as piece of identification, but it becomes useful down the road in terms of locating the person at a later date for collection purposes. To get a judgment against someone, the Social Security number is key in terms of tracking."

## ***Compliance***

During the screening process, it is imperative that property management companies consider federal, state and local laws in order to remain in compliance. Management should conduct training or utilize its current screening provider to educate staff members about the Fair Housing Act (FHA) and the Fair Credit Reporting Act (FCRA), as well as state and municipal codes in the markets its properties reside. Proper education assures the handling of the application process will be conducted without discrimination on the basis of race, color, religion, sex, disability, family status and/or national origin. The U.S. Department of Housing and Urban Development (HUD) provides clarity about citizenship status on its Web site: [www.hud.gov/offices/fheo/library/sept11.cfm](http://www.hud.gov/offices/fheo/library/sept11.cfm).

A landlord is not required to rent to any person who is not financially qualified. Landlords may ask prospective residents questions to determine financial qualifications. Further, asking prospective residents to provide documentation of citizenship or immigration status during the screening process to determine employability or financial status does not violate the FHA. HUD regulations outline the process for collecting and verifying such documents (sec 24CFR 5.506-5.512).

## **FACT Act Disposal Rule and Red Flag Rules**

As property managers, compliance with the FCRA and FACT Act (Fair Credit Reporting Act and Fair and Accurate Credit Transactions Act) also is an important factor in protecting the private information collected during the application process. Not only do managers have the responsibility of making sure the owners' investment is protected by vetting out possible risks, but they also are charged with the task of protecting the credentials and identities of the consumers from whom they take applications. This is easy if companies follow basic policies for record retention and disposal. The Federal Trade Commission (FTC) offers suggestions on its Web site at [www.ftc.gov/infosecurity](http://www.ftc.gov/infosecurity).

Safeguarding sensitive data in resident files and on computers makes good business. If sensitive information is compromised, it can lead to fraud or identity theft. A sound data security plan is built on five key elements:

- *Take stock:* Know what personal information you have in your files and on your computers.
- *Scale down:* Keep only what you need for your business.
- *Lock it:* Protect the information in your care.
- *Pitch it:* Properly dispose of what you no longer need.
- *Plan ahead:* Create a plan to respond to security incidents.

Any business or individual using a consumer report for a business purpose is subject to the requirements of the FACT Act Disposal Rule. The Rule requires the proper disposal of information in consumer reports and records to protect against "unauthorized access to or use of the information." The FTC, the nation's consumer protection agency, enforces the Disposal Rule. More information can be found at [www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt152.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt152.shtm). Within the multi-family housing industry, landlords are listed as a category that must comply with proper disposal of personal information.

The FACTA Red Flag Rules became effective May 1, 2009. The Red Flag Rules outline more specific compliance by which a business must help to identify and deter identity theft. Specifically, the FTC, the federal bank regulatory agencies and the National Credit Union Administration (NCUA) have issued regulations (the Red Flag Rules) requiring financial institutions and creditors to develop and implement written identity theft prevention programs as part of the Fair and Accurate Credit Transactions (FACT) Act of 2003. The programs must provide for the identification, detection and response to patterns, practices or specific activities – known as "red flags" – that could indicate identity theft. More information can be found at [www.ftc.gov/bcp/edu/pubs/business/alerts/alt050.shtm](http://www.ftc.gov/bcp/edu/pubs/business/alerts/alt050.shtm).

Currently, property owners and managers have not been listed in a category that "must" comply with all 26 points of the Red Flag Rules, but proactive organizations should build into their policies a prudent approach to these rules. One piece of the law that does apply to the apartment industry is Section 315: Address Discrepancy Alerts. Basically, the rule requires all businesses including apartment owners and managers to take action when an Address Discrepancy Alert is provided in a consumer report, i.e. Equifax, Trans Union or Experian credit report. The Alert displays on the credit report when the input address "significantly differs" from the addresses found on the credit report. This means that the applicant has supplied an address on the rental application that is not found anywhere on the credit report. Under the law, the duty of the apartment professional is to verify that the address provided by the applicant **is indeed a valid address** associated with that individual consumer.

The process of validating the address can be time consuming, slowing down the application process and requiring the applicant to provide additional forms of ID or paperwork to substantiate the differing address. This verification however is necessary in order for companies to be compliant with the Red Flag Rule related to address discrepancies.

## What the Circle of Leaders experts have to say about FACT Act Red Flag Rules:

**Property Management and Legal Expert: Bradley S. Dornish - Esquire, President - Dornish & Scolieri, P.C., Pittsburgh, PA:** “Property managers might want to obtain third-party source documentation - anything that would link the consumer to the variant address. An official driver's license, change of address card, official voter registration would be excellent sources. Credit card billing is probably not quite as good but still an indication that there's not identity theft going on with that address. I don't know what more you can do without imposing an unreasonable burden on the property.”

**Law Enforcement Expert Quote: Detective Carol Harper, Grandview Heights Police Department – Grandview Heights, OH:** “If I could make one suggestion for the Red Flag Rules it would be to pay close attention to whatever documents that the applicant presents to you as a form of identification. You need to actually look at the picture and look at the person to make sure they match up. You'd be surprised how often that step is skipped. Also, be sure to look at the descriptors on the ID. Descriptors are the person's height, weight, skin color, etc. Does this person look Hispanic or does this person look African American? Sometimes you look at a picture and you can't really tell if the picture matches the person standing in front of you, but if you look at the descriptors you can tell. Do they state they are 50 years old and look 20? Are they saying they are 20 and they look 50? Look at the entire document that they give you – whether it's a driver's license or anything that has their picture on it. Ask yourself, is this really the person or is it somebody else?”

I have an example case that relates to this very topic. There was a guy whose name was D. Fernandez, and he was using another person's information. The person's identity D. was using was I. Ferguson, and I. did have dark hair and dark eyes, but he was not Hispanic like D. In addition, D. was quite a bit larger than I. as far as height and weight. The apartment community that D. applied to in I.'s name didn't look at the picture ID and descriptors. They rented D. the apartment under I's name and credentials. He opened utilities. He had two credit cards, all in I. Ferguson's name. Two years later I., who lives in Indiana, went to apply for a loan because he owns two bars, and he was going to open up a third one. He was denied credit to open up this bar because he had bad credit from the Ohio apartment community – a collection. I. was confused because he had not lived in Ohio for years. So he started backtracking by calling the community and asking for documents that were submitted, etc. He eventually found his way to me. We did charge D. with identity theft, but the real lesson here is had the leasing consultant who rented the apartment to D. actually looked at the picture and descriptors that were on the ID he provided, they would have known that the application was fraudulent. It would have saved the apartment community considerable money in lost rent and I's credit wouldn't have been damaged.”

**Property Management Expert Quote Mark Lytle, Regional Manager – National Development, Pittsburgh, PA:** “In general as affordable housing providers, we have to verify every address back five years. If any address provided on the application cannot be confirmed, they are not qualified to live in our building for affordable housing. I guess affordable properties have been more compliant with Red Flag rules without even knowing it.”

## Authentication Tools:

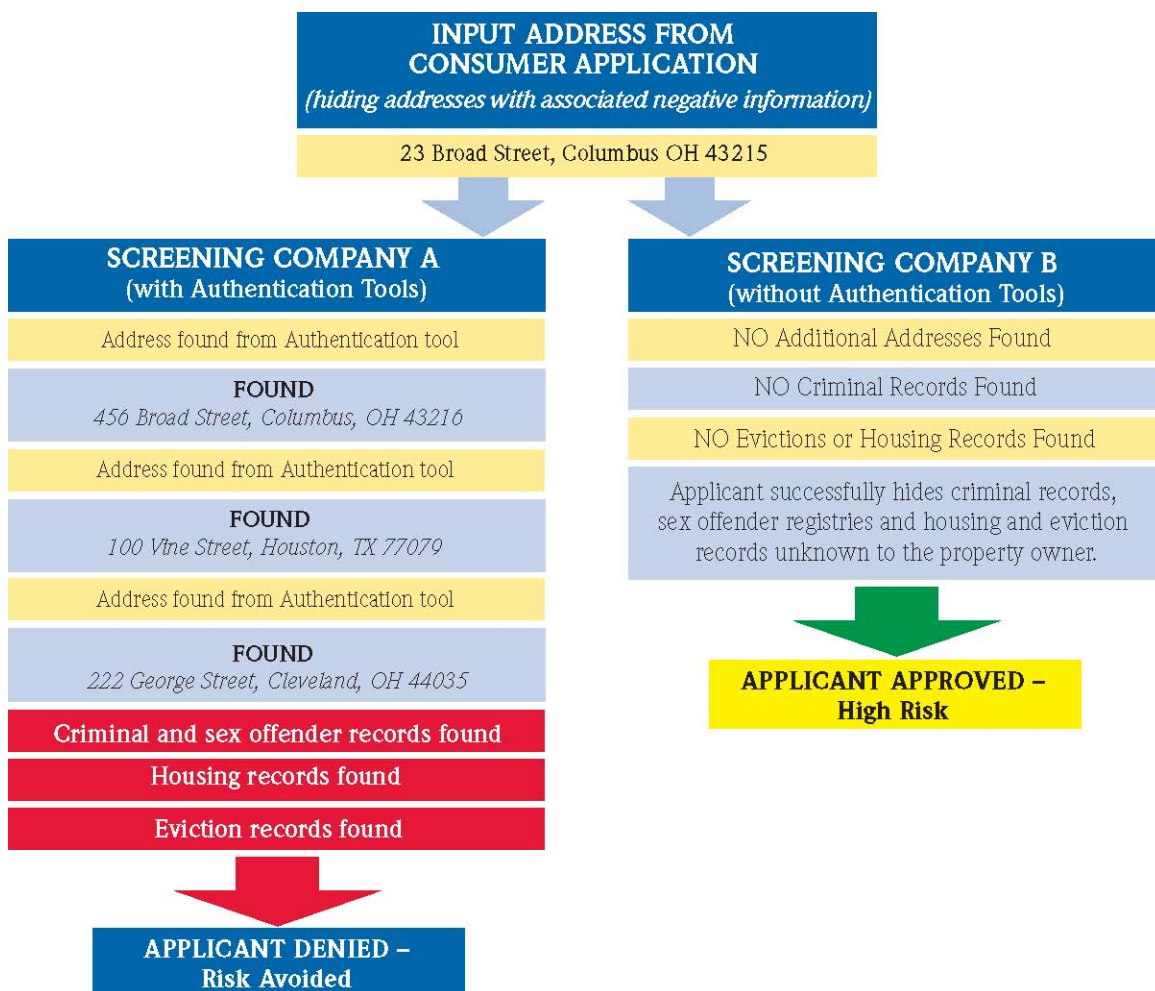
### *Third Party Identity Validation Technologies*

Some property managers use authentication tools – technology systems that provide detailed consumer identity information – as part of the screening process. When these tools are sophisticated, they can alert managers to name, address, date of birth and Social Security number variances or misuses, which allows for further investigation into an applicant’s identification documents. Any further steps taken by a manager – like asking for additional forms of identification, paystubs or IRS documents – should be done in accordance with written policies established by the management company. If adverse action is taken, it should be due to incomplete or fraudulent application data versus the identity information provided through the technologies.

In addition, online resources such as the U.S. Department of Treasury’s Office of Foreign Asset Control (OFAC) database and a variety of Watch Lists assist property owners in identifying known or suspected terrorists. Resident screening companies typically offer OFAC as a service for a nominal fee, or include it as part of a screening package. The OFAC Web site offers more information at [www.treas.gov/offices/enforcement/ofac/](http://www.treas.gov/offices/enforcement/ofac/).

The ideal authentication solution is a comprehensive screening product using found identity data from the authentication process to locate additional records related to criminal or housing activities in the consumer’s past.

Consider the table below for screening the same applicant with and without an authentication tool.



Just notifying applicants that the information they submit is being scrutinized can be a deterrent to identity fraud. If prospective renters know you are paying attention to every detail on the application and leasing staffs are asking questions about the information supplied, the application should contain fewer errors or misstated content.

### **What the Circle of Leaders experts have to say about Authentication Tools:**

When sophisticated authentication tools are deployed, positive results are generated. The case studies below show how identity validation issues were solved by using the proper technologies delivered by CBCAmRent an affiliate of CBCInnovis.

## Austin TX Property Management Owner

### Property Owner Management Firm

**Their Need:**  
Verify applicants' previous addresses

**Our Solution Product:**  
Authentication Cross Check Report (AUCC)

### The Client

This company is a local leader in the Austin TX multi-family housing market that owns and manages a portfolio of 14 properties (3,522 units) in or near Austin. Most of the properties are geographically close and serve consumers with similar demographics.

### The Issue

The client needed to enhance their resident screening process to reduce application fraud and comply with Red Flag Rules. Their properties were having a problem with applicants misrepresenting or omitting previous addresses which allowed bad renters to move among their properties. The needed to:

- Verify previous addresses shown on application
- Provide additional addresses and comply with Red Flag Rules
- Confirm SSNs and name variations to enhance criminal and eviction searches
- Access faster & more accurate credit and criminal reporting.

### The Strategy and Tactics

The client anticipated authentication information would simplify Red Flag Rules compliance and enhance rental history verification to help protect them from admitting undesirable renters into their communities.

- Identify undisclosed previous addresses
- Confirm SSN and provide name variations
- Red Flag Rules compliance

### Results

One report delivered May 2009 provided 16 previous addresses.

- 1st address provided on the AmRent Authentication Cross Check Report cleared the address discrepancy alert and allowed the property to comply with Red Flag Rules.
- 7th address provided on the Authentication Cross Check Report revealed residency at another client-owned property. The result was the resident was forced to pay the collection balance owed. The Authentication Cross Check Report improved adherence to compliance requirements and saved time in the rental verification process.

## Case & Associates

### Property Management Company

**The Need:**  
Accurately Identify prospective residents

**The Solution:**  
Authentication Cross Check Report (AUCC)

### The Client

Case & Associates is the largest owner managed property management company in Oklahoma. They currently own and manage 70 apartment communities in Oklahoma, Texas, Arkansas and Mississippi.

A long time customer of AmRent, Case & Associates relies on AmRent to provide resident screening services including credit reports, criminal background checks, sex offender registry and eviction searches.

### The Issue

The customer was concerned that the addition of AmRent's authentication solution would reduce their ability to lease apartments. Their desire was to remain occupied with qualified renters. Case & Associates was reluctant to the addition of Authentication Cross Check as part of their resident screening process after Red Flag Rules went into effect in May 2009 because they were unclear about their compliance requirements

### The Expectation

Case & Associates expected to see additional addresses to improve their ability to validate discrepancy alerts from the Trans Union credit report. Their skepticism about reducing occupancy diminished once the solution was implemented and they soon discovered that the individuals who were at risk for denial were residents that would not be profitable to their company.

### Results

Within five days of using the Authentication Cross Check report, Case & Associates newest luxury property received an application that included a social security number (common practice). The prospect also provided the property with copies of his W2 as a verification of his income. The leasing agent pulled the Authentication Cross Check report along with their standard AmRent report and Trans Union credit report. The Authentication Cross Check report provided a Warning Message indicating the input name was not associated with the provided SSN. As the property reviewed the report further, they found other identities were linked to the provided SSN. The other identities belonged to the applicant's father who resided in a different state. A second "Red Flag" appeared with the statement that the SSN was issued before the applicant's date of birth. Due to incorrect SSN input, the initial search did not return a Trans Union credit report or criminal/eviction records. A complete secondary screening was requested using the correct SSN. The result was the true identity linked to a rental collection owed on a prior lease to a sister property. Case & Associates was able to save over \$12,000 in lost revenue by denying the individual for falsification of the application.

## Summary

Uncovering the true identity of each rental applicant will lessen a property owner's potential for risk and liability. Further, it will make it easier to conduct any additional screening that might be needed if there's a situation that leads to an investigation. It's logical that false or misstated information fed into a screening provider's system during the application process will yield weak or even "false positive" results, leaving the property owner at a disadvantage. Sharpening your pencil during the initial stages of the application process to learn the most you can about an applicant will provide a more complete and accurate picture of who is actually living in your community.

In the resident screening world, it is typically understood that "more information is better". The path to more information starts with authentication tools that fully vet the accurate identity of each individual consumer. These tools vary in scope and sophistication, but the ideal solution provides additional data from public and non-public sources that can further locate records associated with criminal and housing histories. When authentication processes are working at their highest efficiency, more addresses, name variations and Social Security Number variances are found, which leads to the location of critical information that may have otherwise been uncovered by the property owner. Ultimately property owners and managers can be more confident that successfully authenticating the identities and backgrounds of their applicants will result in reduced liability and risks to the property, compliance with Red Flag regulations, and an overall healthier community.

### Contact Information

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### More Information

#### *Reference Web sites*

- [www.cbcinnovis.com](http://www.cbcinnovis.com)
- [www.amrent.com](http://www.amrent.com)
- [www.ftc.gov](http://www.ftc.gov)
- [www.ftc.gov/bcp/edu/microsites/idtheft/business/index.html](http://www.ftc.gov/bcp/edu/microsites/idtheft/business/index.html)
- [www.ojp.usdoj.gov/bjs/abstract/it04.htm](http://www.ojp.usdoj.gov/bjs/abstract/it04.htm)
- [www.uscis.gov/files/nativedocuments/m-274.pdf](http://www.uscis.gov/files/nativedocuments/m-274.pdf)
- [www.treas.gov/offices/enforcement/ofac/index.shtml](http://www.treas.gov/offices/enforcement/ofac/index.shtml)
- [www.uscis.gov/portal/site/uscis/menuitem.5af9bb95919f35e66f614176543f6d1a/?vgnnextoid=71cf58f91f08e010VgnVCM1000000ecd190aRCRD&vgnnextchannel=91919c7755cb9010VgnVCM10000045f3d6a1RCRD](http://www.uscis.gov/portal/site/uscis/menuitem.5af9bb95919f35e66f614176543f6d1a/?vgnnextoid=71cf58f91f08e010VgnVCM1000000ecd190aRCRD&vgnnextchannel=91919c7755cb9010VgnVCM10000045f3d6a1RCRD)

#### *Reference Articles*

- [www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.pdf](http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.pdf)
- [www.ftc.gov/bcp/edu/pubs/business/privacy/bus69.pdf](http://www.ftc.gov/bcp/edu/pubs/business/privacy/bus69.pdf)
- [www.bnd.com/277/story/378596.html](http://www.bnd.com/277/story/378596.html)
- [www.kentucky.com/211/story/441829.html](http://www.kentucky.com/211/story/441829.html)

## Circle of Leaders

Circle of Leaders is a collective of property management industry executives across the United States working to share best practices for safer, more well-run and profitable communities.

The goal of the Circle of Leaders events in the spring of 2009 was to share knowledge and identify areas of concern related to the topic of identity and application misrepresentation. Industry experts discussed issues ranging from application processing to storing and managing personal data. Collectively, the group brainstormed solutions to combat the growing problem that identity crimes pose to the property management industry.

CBCAmRent facilitated Circle of Leaders events across seven cities in 2009.

**Columbus, OH:** Circle of Leader event facilitators included Chay Rankin and Linda Richer.

**Cleveland, OH:** Circle of Leader event facilitators included Eric Lakatos and Linda Richer

**Dallas, TX:** Circle of Leader event facilitators included Monique Ivy.

**Houston, TX:** Circle of Leader event facilitators included Wendy Pearson.

**Detroit, MI:** Circle of Leader event facilitators included Russ Egerton and Kim Dulinski

**Pittsburgh, PA:** Circle of Leader event facilitators included Lisa Cornelius and Linda Richer

**Rochester, NY:** Circle of Leader event facilitators included Scot Chrysler and Glenn Fitzgerald

*We want to thank all attendees who contributed during our Circle of Leaders seminars. Many industry leaders attended and heavily influenced the content of this White Paper. However, not everyone is directly quoted in this document. Below are bios of several of the guest specialists who have been quoted within:*

**Brian Cweren** of Houston, Texas, is a graduate of the University Of Texas School Of Law, as well as a graduate of the University of Texas at Austin Business School where he majored in finance with an emphasis in real estate. Brian was admitted to the Texas Bar in 1997. He is principal of Cweren Law Firm and MyApartmentLawyer.com with a primary focus on Texas landlord/tenant law. General Counsel to the Galveston County Apartment Association, he also serves on its board. In addition, he is an active supporter and member of the Houston Apartment Association, Galveston County Apartment Association, Texas Apartment Association and National Apartment Association.

**William L. Willis, Jr.**, of Columbus, Ohio, is principal at Willis Law Firm LLC, representing developers, residential and commercial management companies, construction firms, sellers, buyers and lenders involved in the real estate industry. He frequently writes industry articles for prestigious publications and is a widely sought speaker, lecturer and teacher for the National Apartment Association's Certified Apartment Manager Program, as well as many universities and industry associations. Willis Law Firm was recently selected by the National Apartment Association to draft Ohio's version of the "National Lease." Bill is active in the industry and has served on the OHFA Tax Credit Compliance Advisory Committee and the Ohio Community Housing Board, among others. He currently serves on the Legislative Committee for the Columbus and Ohio Apartment Associations.

**Robert A. Flaughter, Esq.** graduated from Marshall University with a B.A. and earned his J.D., cum laude, from Capital University Law School. Robert is licensed to practice in all federal and state courts in Ohio and West Virginia. He has extensive experience representing creditors in the areas of consumer and commercial collections in both states. Rob's area of concentration also includes the representation of businesses in general and commercial litigation matters throughout Ohio and West Virginia. Additionally, Rob is an active participant in the Ohio State Bar Association, Columbus Bar Association, and West Virginia State Bar Association.

**Bradley S. Dornish – Esq.** Bradley S. Dornish is President and Senior Partner at Dornish & Scolieri, P.C. Dornish & Scolieri, P.C. is a Pittsburgh law firm with practice concentrated in the areas of business, real estate and construction law. Bradley is also an instructor for Continuing Education for Lawyers and Realtors' Educational Institute, and an adjunct instructor on Real Estate Law at Duquesne University.

**Detective Sergeant Richard Michael** is assigned to the Michigan State Police Identity Theft Team. He has more than 25 years of law enforcement experience including 16 years with the Michigan State Police Department. For the past 8 years, he has served as a detective with the Michigan State Police

**Gerald N. Murphy** was born in Munich, Germany, January 18, 1964; admitted to Bar, 1990, New York, 1990, U.S. District Courts for Western, Eastern, Southern & Northern Districts of New York and the United States Court of Appeals for the Second Circuit. *Education:* University of Notre Dame (B.A. 1986); State University of New York at Buffalo (J.D., 1989). *Member:* Monroe County Bar Association (Fee Arbitration Committee, 1991—2004; Professional Performance Committee, 2004--2005), New York State Bar Association, Commercial Law League, Mortgage Bankers Association, *Concentrations:* Real Estate; Commercial Lending; Landlord & Tenant; General Business Law; Mortgage Foreclosure; Collections.

**Detective Carol Harper** has been with Grandview Heights Police for 20 years, serving as detective for 7 years. Carol is the first female to serve in any position other than patrol officer and will be the first female to retire from the police department.

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