

Case & Associates

Overview

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 CBCAmRent, Case & Associates relies on CBCAmRent to provide resident screening services including credit reports, criminal background checks, sex offender registry and eviction searches. Case & Associates reports monthly via Yardi Voyager to the Rental Xchange, a proprietary rental database.

The Need

The customer was concerned that the addition of our authentication solution would reduce their ability to lease apartments. Their desire was to remain occupied with qualified renters.

Case and 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 and 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.

Outcome

Within five days of using the Authentication Cross Check report, Case and 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 of Case and Associates.

Case and Associates was able to save over \$12,000 in lost revenue by denying the individual for falsification of the application.

Property
Management
Company

The Need:
Accurately Identify
prospective
residents

The Solution:
Authentication Cross
Check Report
(AUCC)

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