

Rental Application Verification Checklist

Collect, review, and record the documents in a rental application the same way for every applicant.

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Before you collect documents

Set the review up so it runs the same way for every applicant.

- ☐ Decide which documents you will request from every applicant, and apply the same list consistently.
- ☐ Note the income and employment the application states, so you have figures to compare the documents against.
- ☐ Request only the documents your review actually uses, and plan to store them securely and dispose of them when they are no longer needed.

Collect the documents

Gather a consistent, current set of income and deposit evidence.

- ☐ Recent pay stubs covering a consistent, current period (commonly the last two to three months).
- ☐ Recent bank statements covering a defined period (commonly the last two to three months).
- ☐ Supplemental income documentation when income is non-traditional (self-employment, contract, gig, retirement, or benefit income).
- ☐ Collect the documents through a secure channel rather than email attachments, and limit who can access them.

Review each document

Read the relevant fields and confirm each document is complete and legible.

- ☐ On each pay stub, read gross pay, net pay, year-to-date totals, the pay-period dates, the pay frequency, and the employer and employee names.
- ☐ Check that the year-to-date total is consistent with the stated pay frequency and the number of pay periods elapsed.
- ☐ On each bank statement, read the opening and closing balances, the total deposits, and any recurring deposits.
- ☐ Confirm each document is complete and legible, and request a clearer copy of anything unreadable.

Compare across documents

Check that the documents agree with each other and with the application.

- ☐ Compare the income stated on the application against the pay-stub figures.
- ☐ Compare net pay against the payroll deposits shown on the bank statements.
- ☐ Check that the employer name appears consistently across the documents.
- ☐ Check that the pay periods and statement periods are recent and overlap as expected.

Record what you reviewed

Keep a documented, repeatable record for every applicant.

- ☐ Note which documents were submitted, and when.
- ☐ Note which fields you reviewed in each document.
- ☐ Note anything that did not line up, and any clarification or additional documentation you requested.
- ☐ Record a short summary of your findings, tied to the supporting documents.

When something needs follow-up

Handle a gap neutrally, and keep the decision separate from the review.

- ☐ When a figure does not reconcile, a period is missing, or a name differs, request the specific document or ask a specific, factual question.
- ☐ Treat a missing or inconsistent item as a reason to ask, not as a conclusion about the applicant.
- ☐ Keep the rental decision separate from the document review, and apply your written criteria consistently to every applicant.

Scope and limits

General information about a document-review workflow, not legal advice. This checklist reviews submitted income and deposit documents; it is not a credit, criminal, or eviction-history check, and it does not make the rental decision. Requirements vary by jurisdiction and change over time.