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How to Run a Background Check on Your Roommate

BY ANGELA COLLEY

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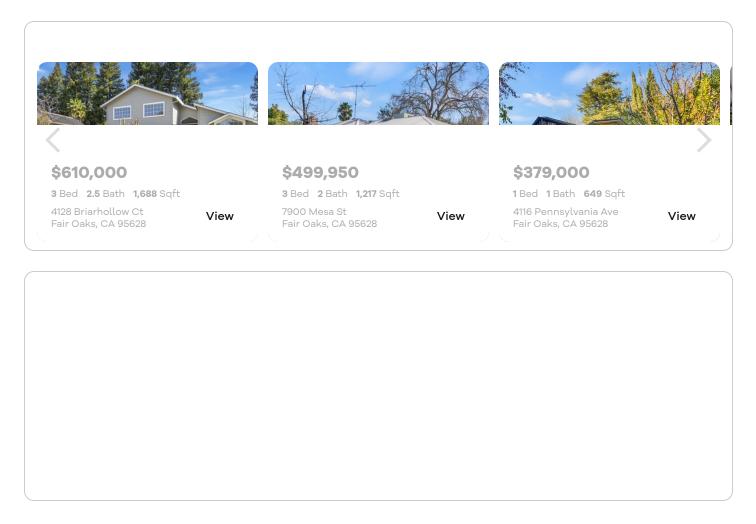


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haring a space with a roommate is a great way to save money or afford a nicer place, but finding a great roommate can be taxing.

After all, you're going to be living with this person and you want to know your possessions—and your money—aren't at risk.

Fortunately, you can reduce that risk by running a background check on a potential roommate.



Gather intel on a roommate

While it isn't polite to ask a potential roommate for their mother's maiden name, you should ask for some background information to make an informed decision. Be sure to inquire about these details:

- Basic personal information: name, current address, and current living situation
- Name and phone number of current employer
- Current pay stubs
- Two or three personal references you can contact
- Reference from a former landlord

Once you receive this information, put it to good use. Contact past landlords or personal references given and ask them about <u>your new roommate</u>.

Use Social Media

People share a surprising amount of information online. Before taking on a new roommate, run their name through an Internet search and check out what they post on social media. Many people post their resumes and education on LinkedIn, while Facebook can tell you a lot about a person's interests and habits. It's not snooping—you will be living under the same roof as this person—and you want to make sure there are no red flags.

Look Into Criminal History

It's hard to imagine your perfectly nice potential roommate has a criminal past, but you shouldn't rely on first impressions alone when you're sharing a residence.

You can find information about criminal history on your own. All you need is a first and last name to find registered sex offenders through the Department of Justice's National Sex Offender Public Website. Your local courthouse will have information about other crimes and lawsuits. The National Center for State Courts can help you find contact information for the right court department.

Ask For a Credit Report

Requesting a credit report may be a good idea. A credit report will tell you how your potential roommate has paid bills in the past, how much debt they currently have, and if a landlord or another roommate has ever filed a judgment against them.

Your roommate may be hesitant to do this. However, by law, everyone is entitled to one free credit report each year through <u>AnnualCreditReport.com</u>. And any personal information like a Social Security number can be blacked out before you see the report.

It never hurts to safe rather than sorry when you're preparing to live with someone in the same house. Doing these relatively easy tasks can save you a lot of grief later.

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Angela Colley writes about real estate and all things renting and moving for Realtor.com. Her work has appeared in outlets including TheStreet, MSN, and Yahoo.

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