

## Landlords are using social media to filter out bad tenants

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It has long been the case that landlords and letting agents require tenants to consent to a credit check before they will agree to sign a residential lease: a tenant with a poor credit score is deemed unlikely to pay their rent on time and may either be refused a tenancy agreement or have a higher rent imposed to reflect the risk that they may not pay on time or in full each month.

Non-payment of rent is only one issue that landlords may have with 'problem tenants' though – tenants who host wild parties, allow the property to become dirty and damaged or generally cause problems for neighbours are very difficult for landlords to manage and cannot be easily filtered out using a traditional credit score. After all, having a good credit score is only an indication that a tenant is usually good about paying their debts on time, it is not an indicator of personality or lifestyle. Furthermore, young tenants may not have a substantive credit score because they have not yet had time to build up a credit history.

This is where the "social report and score" becomes a necessary tool with which a landlord can carry out more extensive and accurate background checks. A social score is created using a complex algorithm that collects data from any social media accounts held by the tenant. That data may include: key words that are flagged up as concerning (such as 'wasted' or 'drunk' for example); posts on Facebook that are written in all capitals; frequent location tags at pubs, or references made to fighting or debt, for example. The data also includes information about the tenant's online contacts: having many professional contacts on LinkedIn can be seen as a positive whilst many friends on Facebook may be seen as a negative, depending on the information that may be held about those contacts.

Social reports and scores are now often requested by landlords and letting agents because they form a profile of a prospective tenant's personality, lifestyle and level of trustworthiness. For tenants, this may seem a huge invasion of privacy. Actual posts are not visible to a landlord or letting agent, but the social score is quite detailed and highly personal. Tenants who refuse to consent to a landlord or letting agent running a social score check may be refused a tenancy on the basis that reliable, trustworthy and responsible tenants would have nothing to hide and no reason to refuse consent.

There are ways of improving one's social score but to do so a tenant would need to apply to see their own social report from [Credit Angel](#) so that they can understand how their social score is calculated. Tools on that site are made available to help tenants to improve their social score by cleaning up their online footprint wherever possible.

Social reports are essentially personality reports which, in times when landlords do not usually know their tenants (and may never meet them in person) provide landlords with an idea of how their tenant will behave towards their neighbours and the property itself. A conscientious tenant is ideal because it is safe to assume that they will take good care of the property and pay their rent on time. The report is also a further means of verifying the identity of a tenant.

It is already quite common for employers to run social score checks on their employees or job candidates and now landlords and letting agents are following this trend. It has never been more important to take care over one's online activity because one can assume that employers, landlords or lenders may see that activity and base their decisions upon it.

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