

WHAT TO LOOK FOR

Tenant screening end-to-end

Tenant screening, end-to-end

What to look for, what to ask, what's lawful

Tenant selection is the single biggest determinant of whether a tenancy works. A great tenant in an average property is a stronger result than an average tenant in a great property. This is the screening process Max Rentals uses, the questions we ask references, and the legal lines you should not cross.

The full process at a glance

1. Application form with all named adult occupants
2. Identity and right-to-rent verification (passport / driver's licence / visa)
3. Employment income verification (3 most recent payslips or employer letter)
4. Bank statements (last 60 days, optional but recommended)
5. Two non-family references — current landlord, prior landlord or employer
6. Tenancy Tribunal Order Search (essential — see below)
7. Credit check (with explicit written consent)
8. Property viewing in person — never offer keys before this
9. Decision letter within 2 business days of last reference returning

Application form: required vs nice-to-have

Field	Why it matters	Required ?
Full legal names of all proposed occupants over 18	Tenancy agreement, bond record, Tribunal records	Yes
Date of birth	Identity matching for credit and Tribunal checks	Yes
Photo ID	Identity confirmation	Yes
Current address with date moved in	Reference check coverage	Yes
Two prior addresses with dates	Reference check coverage of last 2-3 years	Yes
Employment status, employer name, weekly net income	Affordability calculation	Yes
Two non-family references with contactable phone numbers	Behaviour and reliability verification	Yes
Pets — type, number, age	Healthy Homes implications, lease terms	Yes
Current rent paid	Comparison to applicant's affordability claim	Yes

Any prior Tenancy Tribunal proceedings	Self-declared, to be verified against the Tribunal database	Yes
Reason for moving	Soft signal, useful in interview	Recommended
Driver's licence number	Cross-check for credit check, not used for selection	Optional

Reference call questions that matter

References lie politely. The trick to a useful reference call is asking specific, behaviour-based questions rather than character ones. Compare:

Weak question: 'Were they a good tenant?' (Answer: 'Yes, lovely.')

Strong question: 'Did they ever pay rent more than 7 days late, and if so how often in the last 12 months?' (Forces specifics.)

Eight reference questions worth asking

1. How long did they rent from you, and what were the dates?
2. Did they ever pay rent late, and roughly how many times in the last 12 months?
3. How did they leave the property at end of tenancy? Was a full bond refunded?
4. Were there any complaints from neighbours during the tenancy?
5. Were inspections completed without issues?
6. Would you rent to them again? (Listen for hesitation.)
7. Were there any pets, and any pet-related damage?
8. Did they communicate well when maintenance was needed?

Tenancy Tribunal Order Search

All Tenancy Tribunal orders are searchable on the Ministry of Justice's open database. Run a name search against every named adult applicant. If an applicant has had monetary orders made against them in the last 5 years, dig into the detail — the reason matters. A small order for minor damage that was repaid is very different to a \$5,000 arrears order with no repayment history.

Affordability calculation

We recommend rent should be no more than 35% of the household's net income. Above 40% and the risk of arrears rises sharply, regardless of references. Below 25% gives meaningful buffer for life events.

Weekly rent	Min household net income (35% rule)	Comfortable income (25% rule)
\$550	\$1,570	\$2,200
\$650	\$1,860	\$2,600
\$750	\$2,150	\$3,000
\$850	\$2,430	\$3,400
\$1,000	\$2,860	\$4,000

Privacy Act 2020 and what you can't ask

Under the Human Rights Act 1993 and the Residential Tenancies Act 1986, you cannot select against applicants on the basis of:

- Race, colour, ethnic origin or national origin
- Sex, sexual orientation, marital or family status
- Religion, ethical or political belief
- Age (subject to limited exceptions)
- Disability — including assistance animals, which must be allowed
- Receipt of a benefit (you can ask about income, you cannot exclude on the basis of WINZ being the source)

Document why you chose, not why you didn't. Keep a brief written note of the reason an applicant was chosen — usually a combination of references, payment history, and affordability. Do not record reasons for declining individual applicants beyond 'another applicant was selected.'

How Max Rentals does this

Every applicant goes through this process. We complete it in 2-5 business days from a complete application. We send a one-page summary to the landlord on the lead applicant, with our recommendation and any flags. The decision is always the landlord's, but the work and the legal paper trail are ours.

Free tenant-application form template. Email info@maxrentals.co.nz and we'll send you the same application form we use, ready to brand for your own use.