

To: Iowa Landlord Association &/or IaREIA Members

HOW TO PREPARE FOR AN ONSITE INSPECTION TO OBTAIN CIC REPORTS INCLUDING CREDIT BUREAU REPORTS

1. What is an onsite inspection? The purpose of this onsite inspection is to ensure; a) the location and business entity are bona fide, b) credit information is being used for permissible purposes only, and, c) you are adhering to the access security requirements. Clients doing business from a commercial location only require the inspection once (unless the business moves), while those operating from a residential location require an annual inspection. This is mandated by all three credit repositories.
2. After CIC has spoken to you to answer any questions, a staff person from the ILA/IaREIA office will contact you to make an appointment. If he/she leaves a message, please return their call as soon as possible.
3. You will need to be present during the inspection.
4. The inspector will take photos. If a commercial location: one interior showing the product/workspace, one where the credit reports are secured, and one showing permanent signage. If residential location: one interior showing the product/workspace, one showing the locked home office door or file cabinet, and one of the exterior. He/she will not need to walk through other portions of the office or home.
5. The file cabinet or room that stores the credit reports **must be lockable**.
6. Explain how confidential documents are destroyed: **shredder or destruction service**.
7. Inform the inspector if there are any security systems in place (i.e. alarm system, surveillance, security guard).
8. If accessing credit reports via computer, it should be in a secure location and password protected.
9. If you are a commercial location:
 - a. The signage should match the Subscriber Name
 - b. No other businesses should have access to the location
 - c. If a business license is required in your city, it should be on the wall or inform the inspector where it is kept.
10. If you are a residential location:
 - a. **The business area is not to be located in any portion of the living quarters.**
 - b. The home office should have a door.
11. Is your PC and Server password protected?
12. Is the Server / PC viewable by non-employees?
13. **The inspection company does usually charge a fee. Currently, the ILA/IaREIA waives that fee, though there is a \$20 fee if we come to your office, at the appointed time, and the appointment is not kept.**

REALTORS: You may choose to have the inspection conducted at the real estate office where you work.

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