

SCREENING CRITERIA FOR PROSPECTIVE TENANTS

DATE: 2/1/25



FAIR HOUSING LAW: Landlord has a non discrimination policy as required by federal, state, or local law and does not discriminate against any applicant because of the race, color, religion, sex, sexual orientation, gender identity, national origin, marital status, familial status or source of income of the applicant.

1. GENERAL STATEMENTS:

Must show current Government issued picture identification for each adult over the age of 18 that allows Owner/Agent to adequately screen for criminal and or credit history. Inaccurate or false information will be grounds for denial of the application. Applications are processed in the order that they come into our office AFTER the applicant has viewed the property for which they are applying.

2. RENTAL HISTORY CRITERIA:

Obtain written rental verification at current and past residences (at least 1 year verifiable). We reserve the right to deny an application if, after making good faith effort, we are unable to verify prior rental history. Or the applicant does not have rental history. Must be five (5) years free of an eviction judgment against applicant, except for general eviction judgments entered on claims that arose on or after April 1, 2020, and before March 1, 2022. Eviction actions that were dismissed or resulted in a judgment for the applicant will not be considered. Any 72-hour notices or NSF's within a year may result in denial of the application. Rental history including three (3) or more noise disturbances or any other material noncompliance with the rental agreement or rules within the past two (2) years may result in denial. Rental history reflecting past due and unpaid charges may be denied, except for unpaid rent, including rent reflected in judgments or referrals of debt to a collection agency, that accrued on or after April 1, 2020, and before March 1, 2022.

3. INCOME CRITERIA:

Gross monthly income to be 2.5 times rental amount and must be from a verifiable, legal source. If applicant will be using local, state or federal housing assistance as a source of income, "stated rent" as used in this section means that portion of the rent that will be payable by applicant and excludes any portion of the rent that will be paid through the assistance program. Applicants using self employment income will have their records verified through the State Corporation Commission, and will be required to submit records to verify their income.

4. **CREDIT CRITERIA:**

Screening for credit history with Experian credit bureau. Negative reports may result in denial of application or additional security deposits. Unpaid collections, past due accounts and charge offs may result in denial of your application. Unpaid rent reflected in referrals of debt to a collection agency, that accrued on or after April 1, 2020, and before March 1, 2022, will not be considered. Chapter 7 Bankruptcies filed within one (1) year of the application or current pending Bankruptcies will result in a denial of the application. Any negative or adverse debt showing on a consumer credit report within the last two (2) years that is reported following a bankruptcy, or multiple bankruptcy filings will result in denial of the application. Applicants with a current chapter 13 Bankruptcy may be approved if the bankruptcy is over three (3) years old, in good standing, and no negative or adverse debts have been established since.

5. **OCCUPANCY POLICY:**

Occupancy is based on the number of bedrooms in a unit. Two persons are allowed per bedroom at maximum, with allowance or consideration for property restrictions out of landlord's control (i.e. capacity of septic tank, HOA rules). This is in line with understanding of current federal housing guidelines. If those federal guidelines change, then the default for persons allowed may change.

6. **CRIMINAL CONVICTION CRITERIA:**

Agent will conduct a search of public records to determine whether the applicant or any proposed tenant has been convicted of, plead guilty to or no contest to any crime. A conviction, guilty or no contest for any felony involving serious injury, kidnapping, death, arson, rape, sex crimes and/or child sex crimes, extensive property damage or drug related offenses (sale, manufacture, delivery or possession with intent to sell including for Marijuana-related charges) class A Felony burglary or class A Felony robbery; **OR** a conviction, guilty or no contest where the disposition release or parole have occurred within the last **seven years** for any other Felony charges if the conduct for which the applicant was convicted or charged is of a nature that would adversely affect Property of the landlord or a tenant, or the health, safety, or right to peaceful enjoyment of the premises of residents, the landlord, or the landlord's agent; **OR** a conviction, guilty or no contest where the date of disposition release or parole have occurred within the last **seven years** for any misdemeanor or gross misdemeanor involving sex related, drug related (sale, manufacture, delivery or possession with intent to sell including for Marijuana-related charges), property damage, or weapons charges if the conduct for which the applicant was convicted or charged is of a nature that would adversely affect Property of the landlord or a tenant, or the health, safety, or right to peaceful enjoyment of the premises of residents, the landlord, or the landlord's agent; **OR** a conviction, guilty or no contest where the date of disposition, release or parole have occurred within the last **three years** for any B or C misdemeanor in the above categories or those involving prostitution shall be grounds for denial of the rental application. No unit will be held awaiting resolution of pending charges.

7. HANDICAP ACCESSIBILITY:

Landlord will alter or will allow resident to have altered any unit to provide “reasonable accommodations” for a handicapped person. These alterations will be made at tenant’s expense. The applicant must seek the landlord’s approval before making modifications, make reasonable assurances (in writing) that the work will be performed in a workmanlike manner and in accordance with state, county and local code, provide details regarding the extent of the work to be done, name of qualified contractors that will be used. Appropriate building permits and required licenses must be available for landlord inspection. A restoration deposit may be required.