



THE \$70.00 APPLICATION FEE IS NON-REFUNDABLE.

All applications must be submitted online at www.hometown.rentals.

Any potential problems should be discussed with office personnel before submitting an online application. Complete and accurate information will facilitate rapid processing of your application. Any false or omitted information on the application will be grounds for denial of the application. We reserve the right to deny an application for any reason other than race, color, creed, gender, sexual orientation, familial status, religion, or national origin.

After submission to our office, the application process usually takes five (5) to (15) business days.



APPLICATION GUIDELINES

St. Clair HomeTown Properties has established application policies that all applicants must meet. St. Clair HomeTown Properties is committed to complying with all applicable fair housing laws and does not discriminate on the basis of race, color, religion, national origin, sex, age, marital status, familial status, military status, handicap, or sexual orientation.

Each adult over the age of 18 who will be living at the property must complete an online application on our website at www.hometown.rentals. The application fee for each applicant is \$70.00 and is non-refundable.

All applications must be submitted online.

Homes are rented in "AS IS" condition, except as noted in the Rental Agreement. Please let us know of any condition which would keep you from taking the house "AS IS" at the time of application.

We do not allow any trampolines, above ground pools, hot tubs, or aggressive breed animals at any of our rental properties.

PLEASE READ THE FOLLOWING RENTAL POLICIES. If you feel you meet these minimal guidelines as outlined, we encourage you to submit your rental application. An incomplete application will not be processed.

GENERAL REQUIREMENTS

1. A valid government issued photo identification is required.
2. A complete and accurate application. Incomplete applications will be rejected.
3. Each applicant will be required to qualify individually.
4. Applicant must be able to enter a legal and binding contract.
5. Incomplete, inaccurate, or falsified information will be grounds for denial.
6. Any individual who may constitute a direct threat to the health and safety of an individual, the complex, the neighborhood, or to the property of other will be denied.
7. The denial of one applicant will result in the denial of all applicants for the property.
8. In order to qualify as a co-signer, they must meet all areas of the criteria.

CREDIT REQUIREMENTS

1. All applicants are required to have a minimum credit score of 570.
2. If credit score is not met, at company's discretion, a risk fee may be charged in lieu of qualifying score. Risk fees vary.
3. If any collections from Utility companies in the past 3 years is noted, proof must be provided the bill is paid in full or the application will be denied.
4. If any collections or evictions from previous landlords is noted, the application will be denied.

RENTAL REQUIREMENTS

1. One year of verifiable rental or mortgage history is required.
2. Eviction free rental history is required.
3. Rental history reflecting past due rent, collections on rent, or an outstanding balance will be denied.
4. If a previous landlord gives a negative reference or refuses to give a reference, the application will be denied.
5. Rental history demonstrating noise or other documented complaints will result in a denial when the landlord would not re-rent.

INCOME REQUIREMENTS

1. Gross monthly household income must equal two and one-half times the monthly rent. If your monthly income does not equal three times the stated monthly rent, a qualified co-signer will be required.
2. Your last six (6) paystubs will be required. For unemployed applicants, verifiable income or liquid assets equal to three times the total annual rent will be required. Verifiable income may mean, but is not limited to: bank accounts, spousal/child support, trust accounts, social security, unemployment, welfare. Your most recent and current employment should be of reasonable length of time, and you should be able to demonstrate employment stability. Self-employed applicants will be required to show proof of income through copies of last two years of tax returns and bank statements.
3. WE DO NOT ACCEPT CASH APP OR CHIME IN LIEU OF BANK STATEMENTS.
4. A Co-Signer may be requested, at company's discretion, if the applicant is a full-time student, recently independent individual, or has non-garnishable wages. The Co-Signer will also be required to complete a rental/credit application and must meet the guidelines set for any applicant.
5. Application will be denied if the legal source of income cannot be verified.

CO-SIGNER REQUIREMENTS

1. Gross monthly income must equal five (5) times the monthly rent.
2. Credit score of 620 or higher.
3. Verifiable income.

ALL QUESTIONS REGARDING YOUR CREDIT HISTORY OR CREDIT REPORT SHOULD BE DIRECTED TO THE CREDIT BUREAU.

Criminal History Screening Policy

As part of the application review process, all applicants may be subject to a criminal background screening. A criminal conviction does not automatically disqualify an applicant from tenancy. Each application will be evaluated on an individual basis, considering factors including the nature and severity of the offense, the length of time since the conviction, evidence of rehabilitation, and whether the offense may pose a risk to the safety of residents, property, or the community. Arrests not resulting in a conviction will not be considered grounds for denial. All applicants will be evaluated using the same written criteria and in compliance with applicable federal, state, and local fair housing laws.