# **Application Review & Approval Screening Criteria**

Management welcomes all applicants and supports the precepts of equal access and "Fair Housing." Management will not refuse access to any housing, accommodation, or other interest in property or otherwise discriminate against an applicant based on age, sex, race, religion, marital/familial status, physical or mental handicap, color, creed, ethnicity, national origin or sexual orientation.

### General Requirements & Information.

- All approved applicants must have a Renter's Insurance policy with Professional Rental Organization, Inc. (PRO) listed as "Additional Interest or Additional Insured." A certificate of Insurance is required at Lease signing.
- Positive picture ID will be required at the time you submit your application for processing.
- Each person over the age of 18 years who intends to reside in the subject Dwelling Unit must submit a separate Rental Application and pay a \$35.00 processing fee.
- Each applicant must qualify SOLELY AND INDIVIDUALLY.
- Application fees must be paid prior to processing the rental application. This fee covers the cost of processing your application and obtaining your credit report. Even with a recent credit report from another property management company (within 30 days), the \$35.00 fee will be refunded if the applicant is not approved for the property.
- Once the applicant is approved, the application fee is non-refundable.
- Applicant acknowledges and accepts that PRO represents the owner of the property for which applicant is applying.
- Management aims to process applications within 24-48 hours of submission, though it may take longer depending on the availability of reference contacts.
- It is the Applicant's responsibility to ensure Management can contact the listed references. Tenancy may be declined if references cannot be reached or if prior property management company and/or owner refuses to answer reference questions.
- Applicants may check the status of their application if no response is received within 48 hours.
- Security deposit and first month's rent must be paid by cashier's check or money order.
- We do not guarantee availability of a unit until a holding deposit has been paid and application approved.

#### **Rental Residence Rental History Requirements**

- Two or more years of verifiable residence history from a third-party landlord is mandatory and required.
- Three (3) or more 3-Day Notices within 12 months will result in denial.
- Two (2) or more NSF checks within 12 months will result in denial.
- Any rental history with unpaid past due rent will result in denial.
- Rental history indicating property damage or disturbance will result in denial.
- Renter's Insurance policy is required.

#### **Automatic Denials**

- Any collection filed by a property management company or landlord will result in denial
- Any applicant with an unlawful detainer action or eviction within the past three (3) years will be denied.
- Providing false information will result in automatic denial.
- Failure to provide verifiable income either through paystubs, multiple years of tax returns, 3 months of **personal** bank statements showing 3 times rent or over of monthly rent.

#### **Income Requirements**

- Monthly gross income must be approximately three (3) times the stated monthly rent.
- Proof of income must be provided via 3 months of bank statements, multiple years of tax returns, and/or two months of the most recent paycheck stubs.

#### **Employment Requirements**

- Verifiable employment is required of at least two years in the same line of work and a minimum of one year(12 months) at the current job.
- Applicants unable to verify the necessary income will be denied.
- Self-employed applicants must provide verification through state registration, tax returns, or bank statements.
- Current business must be in existence for no less than two years and/or needs to have been in the same line of work for no less than 2 years, unless it has been in the same line of work for no less than 3 years.

## **Section 8 or Subsidized Housing Income**

- Always acceptable with proper voucher/income documentation.
- All screening criteria, including references, rent history, and credit, still apply.

#### **Credit Requirements**

- Good credit is required. A minimum of no less than **620** credit score is required unless lower credit score is due to lack of credit, not derogatory credit.
- Outstanding bad debts over \$100 but less than \$1,000 may be acceptable with explanation and proof.
- Excessive collections or outstanding debt to landlords/property management will result in denial.
- Bankruptcies must be discharged and followed by twelve (12) months of positive credit history.

#### **Pet Acceptance**

- ESA animals are accepted with a letter from a licensed mental health professional and must show the license number of the physician, dated and must be signed by the physician.
- Non-ESA pets must meet the following:
  - Spayed/neutered
  - Housebroken and/or crate trained

- Non-aggressive breed as determined by insurance companies.
- Dogs and or Cat(s) must be crate trained or over 12 months old (no puppies or kittens)
- No citations issued by humane society exhibiting aggressive behavior.

#### **Pet Denial**

- Aggressive breeds as defined by insurance companies (Pitbull, Doberman Pinscher, Rottweiler, Chow Chow, Great Dane, Akita, Alaskan Malamute) are not allowed. No exceptions for Pitbulls, Doberman Pinschers, or Rottweilers.
- Cited by the humane society as exhibiting aggressive behavior.