

Tenant Qualification Requirements

Thank you for considering one of our properties for your future home. We've developed our standards using a research-based approach, investigating common industry standards and practices, HUD and Fair Housing guidelines, and emerging research in factors that most likely predict a successful relationship between residents and property managers.

The following standards will be applied equally to all applicants, regardless of source of income or any other protected class. Note that once we begin to process your application, the application fees are nonrefundable.

1. **At least one adult must view the rental unit** before an application can be approved.
 - a. For self-service showings, we have a pre-screening process that includes collection of Photo ID and verification of information provided. Otherwise, units may be viewed without appointment or pre-screening during any open houses if they are offered.
2. We require **a completed application from every adult** who will be residing in the property:
 - a. Fully completed application. Any omissions may cause denial.
 - b. Application fee. (40\$ per adult, cash or credit card)
 - c. Note that the pet screening process may have an additional fee. Please see section about pets/animals below.
3. We require **proof of identity and social security number** with every application:
 - a. Valid photo identification issued by any state or federal authority in the US. You can submit a copy of each ID with the application, or we will make a copy of your ID at the time we collect your application. However, we will need to physically verify the ID before lease signing.
 - b. Proof of Social Security Number. The following documents are considered proof of SSN:
 - i. Official social security card (preferred)
 - ii. Tax-related forms including: W-2, SSA-1099, 1099-DIV, 1099-MISC, etc.
 - iii. Official military records such as DD214 or NGB22
 - iv. Paystub with full SSN
 - v. Bank documents with full SSN
 - c. You may also be required to complete an online identity verification and credit release from TransUnion. The email address on your application will be used to send you the link.
4. We require **proof and verification of income** that must total in excess of 3x the total rent:
 - a. **Employment/Self-Employment Income:**
 - i. Proof of Income (W2 employees):
 1. 30 days of recent pay stubs OR
 2. 60 days bank statements
 - ii. Proof of income (Self-Employed: 1099, sole proprietor, etc)
 1. Business must have been in operation at least 6 months
 2. 6 months bank statements from both personal and business accounts

iii. Verification of income:

1. We will verify income directly with your employer, using public records for contact info.
2. If your employer uses a 3rd party service like TheWorkNumber (eg, OhioHealth, some other large enterprises) that require additional fees, you will need to pay those fees before we can process your application. If you do not want to pay those fees, you can use TheClosingDocs service, described below.

b. **Retirement, Benefit or Assistance Income:**

- i. Proof of income: The most recent official award letter, voucher, or statement.
- ii. 60 days most recent bank statements.

c. **Other, Irregular or hard to verify income:** If we are unable to verify income using the above methods, we use TheClosingDocs verification service. This service will temporarily connect to your bank account and verify income directly. Please visit the website www.theclosingdocs.com for more information on this process and an example of what the report will look like.

- d. Note that if we are unable to verify total income in excess of 3x monthly rent, we will be unable to approve your application.

5. At least one tenant needs **a bank account capable of electronic payment** via our payment portal (EFT).

6. **Evictions / Eviction Filings**

- a. Note that our background check services go back at least 7 years.
- b. No evictions or multiple filings (regardless of outcome) within the last 5 years.
- c. No multiple evictions regardless of time.
- d. Any other eviction filing or eviction, regardless of outcome, requires further research. If you have other evictions or eviction filings, please include a debt satisfaction letter with your application. The party filing the eviction may be contacted to verify debt satisfaction and positive reference. If we are unable to verify satisfactory resolution we may not be able to approve your application.

7. **Credit**

- a. A minimum averaged credit and/or renter score is required, and varies by property. See note about roommates/couples/families below for information about averaging.
- b. Outstanding/unpaid debts may cause denial without proof that the debt has been satisfied or being paid as part of a payment plan in good standing.
- c. Other causes for denial include too many debts vs income, credit score too low, or patterns of late payment.
- d. No open bankruptcies.

8. **Criminal Record**

- a. Criminal records are evaluated via an individualized assessment that attempts to take into account mitigating factors, facts and circumstances surrounding the criminal conduct, age at time of conduct, nature and severity of conviction, and the amount of time that has passed since the conviction.
- b. We weigh a criminal record using this general formula:
 - i. When a criminal conviction occurred, we take into account both the original charges and the convicted charges. We attempt to understand the facts about the conviction, and any documentation you have that helps us understand the situation should be included with your application.

- ii. A pattern of multiple criminal convictions regardless of time is generally cause for denial.
 - iii. The following convictions are generally cause for denial:
 - 1. Any crimes where the victims or intended victims are children or animals
 - 2. Intentional criminal homicide
 - 3. Use (or aggravated threats) of violence, stalking, harassment, menacing, rape, etc.
 - 4. Weapons related offenses
 - 5. Manufacture or distribution of drugs
 - iv. Repeated and/or recent convictions that are generally cause for denial:
 - 1. Drugs related offenses
 - 2. Resisting arrest, failure to obey lawful commands, etc (sometimes charged as disorderly)
 - 3. Financial crimes such as bad checks, identity theft or fraud
 - 4. Theft, receiving stolen property, burglary, etc.
 - 5. For applicants with pets, charges including failure to license, failure to confine, vicious dog charges, etc.
 - 6. Repeat DUI offender, repeat reckless driving, repeatedly driving unlicensed, "chronic traffic offender" or other major operational traffic violations implying a pattern of reckless/high-risk behavior and/or the loss of driving privileges that affect ability to earn income. This does not cover violations such as headlights, minor traffic infractions, commercial carrier issues, etc.
- 9. Community or Management Observations and Feedback, including any information sourced from employers, previous landlords or other sources of information, that generally cause disqualification:
 - a. Negative feedback, comments or indicators from any source about any applicant, their behavior or patterns obtained during the background check process, relating to maintaining professional and honest relationships with previous landlords and/or management companies, and the ability to live in and maintain their home in safe, sanitary conditions, and meet the obligations outlined in their lease agreements.
 - b. Any noted or observed behavior, statements or messaging that indicates the applicant likely continuously engages in dangerous and/or criminal behavior, advertises any association with criminal enterprise or those engaging in criminal behavior, or intentionally behaves in ways to unnecessarily alienate, anger, torment or frustrate the community around them.
 - c. Aggressive, hostile, threatening or insulting statements or behavior; attempts to manipulate or circumvent any part of the prescreening, screening or leasing cycles; statements or behavior implying an intent to deceive, manipulate or cause harm to others or any properties, operations, owners and/or staff.
- 10. For roommates, couples or families where there is more than 1 adult who will be on the lease:
 - a. If we can verify that multiple applicants have lived together at least 1 year, we can treat the income as a combined household. Otherwise, we will need at least one adult applicant to qualify on their own. We do not accept cosigners.
 - b. Likewise, credit scores for the above may be averaged, and the average used to qualify the group.

- c. All members whose score and/or income were used to qualify the group must remain on the lease throughout tenancy.

11. Occupancy/Parking Limits.

- a. Our occupancy limits is “2 heartbeats per bedroom” meaning that the total number of people, regardless of age, must be equal or less than twice the number of bedrooms.
- b. We may limit parking or number of cars on the property based on the parking situation and available spots at that property.

If you have a pet, service animal or emotional support animal

1. For dogs, we require the animal to be registered and up to date on immunizations.
2. Our pet restrictions may vary by property, but for all properties we have a maximum limit of 2 animals per home.
3. We may require completion of a pet/service animal screening process from petscreening.com. For more information on that process, please visit www.petscreening.com. Note that there may be an additional charge for this application, which is collected by petscreening.com. At this time the fee is \$25 per pet, no charge for legitimate support/service/assistance animals.
4. Excessively loud, large or high-energy dog breeds may not be permitted due to noise or damage to floors and trim. We do prohibit any dog which may be considered vicious or dangerous.
5. We may schedule a time to meet your pets or service/support animals before we can complete the application.

If you are approved

1. You must signify your intent to move forward with the leasing process within 24 hours of being notified of our decision, otherwise we may extend approval to another applicant.
2. The lease start date for a currently vacant unit can generally be no later than 30 days from approval and unit vacancy.
3. Before you can move-in, you must pay the full amount due, turn all utilities on in your name and arrange for renters insurance.

If you are declined

1. We will attempt to notify you as soon as we have made our decision.
 - a. For rejections due to information on any consumer report, we will provide you with a FCRA notice of adverse action letter that lists which reporting agency provided the information and their contact information, which may entitle you a free copy of your report from the source. Our agreements with these organizations may prohibit sharing our copy of that report with you.
 - b. For rejections for other reasons, we may provide notice of rejection that conforms to applicable laws and best practices.
2. We do not refund any part of the application fees once we begin to process the application.

Commitment to Fair and Equal Housing

We are committed to providing equal housing opportunities to all applicants, regardless of race, national origin, religion, skin color, sexual or gender identity, handicap, familial status or any other protected class.

