



Rental Application Process Summary

We are working with neighbors and other landlords in this area to maintain the quality of the neighborhood. We want to make sure that people are good neighbors and do not use our rental homes for illegal activity. To this end, we have a thorough screening process. Please review our list of criteria. If you feel you meet our criteria, please apply. Please note that we provide equal housing opportunity - we do not discriminate on the basis of race, color, religion, sex, handicap, national origin, familial status, marital status, age, sexual orientation, or source of income. This Rental Application Process Summary is supplemental to the terms provided on the reverse of the Metro Multifamily Housing Association Rental Application form. In areas where there is a discrepancy between the two forms, the most restrictive clause in the two forms will apply.

Applicant Screening Criteria

We will process the applications in order of application and will accept the first applicant that meets the screening criteria. We require up to five business days to process your application. Our screening criteria are as follows:

- 1.) **A Complete Application:** One for each adult (18 years or older). If a line is not filled in, we will require that you obtain the missing information before we will begin the screening process.
- 2.) **Two Pieces of ID:** We require a photo I.D. (driver's license or other government issued photo identification card) and a second piece of I.D. as well. These must be presented before we will begin the screening process.
- 3.) **A \$40 Cash Application Charge Per Applicant:** This charge is used to cover the costs of the screening process, the employment check, and the credit check. This charge will be refunded to you if your application is not screened.
- 4.) **Rental History Verifiable by Unbiased Sources:** If you are related by blood or marriage to one of the previous landlords listed, or your rental history does not include at least two previous landlords, we will require a qualified co-signer on your rental agreement. (Qualified co-signers must meet all applicant screening criteria except prior rental history.) It is your responsibility to provide us with the information needed to contact your prior landlords. We reserve the right to deny your application if, after making a good faith effort, we are unable to verify your rental history. If you owned – rather than rented - your previous residence, you will need to furnish mortgage company references and proof of title transfer.
- 5.) **Sufficient Income/Resources:** If your total monthly payments for personal debts exceed 30% of your monthly income, before taxes, your application will be denied. Or, if your monthly gross income is less than three times the monthly rent of the unit you are applying for, your application will be denied. We must be able to independently verify the amount and stability of your income. Some of the ways we may verify income may include review of pay stubs, direct contact with your employer, verification of governmental assistance, child or other support payments, or through tax records. If you are self-employed, you will be asked to provide a copy of your business license, last year's tax records, and a list of client references.
- 6.) **Adequate Credit Worthiness:** We will review your credit history. Your credit history must be free of eviction judgments against you, judgments, collections, and bankruptcies.

You will be denied rental if:

- 1.) **Misrepresentation:** You misrepresent any information on the application. If misrepresentations are found after a rental agreement is signed, your rental agreement will be terminated.
- 2.) **Drug Convictions:** In the last five years you have been arrested for or convicted of the manufacture or distribution of a controlled substance.
- 3.) **Other Convictions:** In the last five years you have been arrested for or convicted of any felony.
- 4.) **Poor Credit:** Your credit check shows accounts that are not current. Occasional credit records showing payments within 30 to 59 days past due will be acceptable, provided you can justify the circumstances. Records showing payments past 60 days are not acceptable.
- 5.) **Collections:** In the last five years you have had any unpaid collections, an FED judgment against you, or any judgment against you for financial delinquency.
- 6.) **Complaint Levels:** Your prior landlords report significant complaint levels of noncompliance activity including but not limited to:
 - A.) Disturbance of the neighbors' peace
 - B.) Reports of gambling, prostitution, drug dealing, drug possession, or drug manufacturing
 - C.) Damage to the property beyond normal wear
 - D.) Reports of violence or threats of violence against neighbors or landlords
 - E.) Allowing persons not on the lease to reside on the premises
 - F.) Failure to give proper notice when vacating the property
- 7.) **Previous Landlord's Summary:** Your previous landlord would not be inclined to rent to you again based on your behavior or the behavior of others you allowed on the property during your tenancy.

Application Status: There is one house available of the type for which you are applying. There are ____application(s) received and ahead of you in the screening process.

I have received and read this Rental Application Process document:

Tenant/Applicant

Date

Tenant/Applicant

Date