



# FAQs for Applicants

## **What should I expect for the screening process?**

Review of the screening criteria for each property is important. Also, payment and document upload is part of the process. Everyone 18 years and old must apply and be screened. It takes 24-48 for most applications to be processed. Credit history, rental history, job verification and criminal history are all part of the screening process. Accuracy and truthful information are the sole responsibility of the applicant.

## **Who must be screened?**

Anyone planning to live in the property 18 years and older. Fair Housing laws require that all applicants are treated fairly and equally as well as provide safe and consistent leasing practices. There is much more to the screening process than creditworthiness. Even if applicants have no income and will not be responsible for the payment of the lease, they are still required to be screened.

## **What is the minimum credit score to qualify for this rental property?** 600 minimum

Credit Scores reflect creditworthiness and pay back behavior. Credit history must **NOT** have evictions or bankruptcy. Credit history that reflects poor payment history such as ongoing late payments, too much debt or charge offs/collections will negatively affect credit scores. If applicants do not pay commitments in a timely manner, landlords will assume the same behavior will exist for rental payments and will not be willing to assume that risk on their property.

No credit score could reflect no credit history. In this case, a landlord may still consider an applicant if other responsible behaviors exist and there is a consistent and trackable rental and job history. Additional deposits and/or property inspections would apply.

## **What are the income requirements?**

Income must be three times or greater than the monthly rent. Applicants must provide the most recent and consecutive three months of pay stubs to document income. Employment less than one year may require a letter of employment from the employer.

Business Owners/Self Employed applicants must provide the past two completed tax returns (Form 1040 pages 1-5 and Schedule C) as well as the most recent three months of personal and business bank statements.

## **Why do I need to have my pet screened?**

PetScreening is a third-party service utilized by housing providers and property managers to screen household pets, validate reasonable accommodation requests for assistance animals (Service/ESA/Companion) and confirm every resident understands their animal policies. With PetScreening, applicants create profiles to store their animal records and information in one secure and convenient place. PetScreening makes it easy for applicants to share their records



with not only their housing provider, but also with pet groomers, doggy day cares, dog walkers, pet sitters, vets, pet-friendly hotels, and more.

Residents must first visit their housing provider's unique PetScreening link. Then, select their profile type, create an account and complete their profile. Upon activation, profiles are shared automatically with the resident's housing provider.

**Does this property qualify for government housing or does the owner take government vouchers?**

Unless noted otherwise in MLS, this property DOES NOT accept housing vouchers.

A tenant must qualify for government housing programs first. A property must also qualify and a landlord must be willing to abide by the housing program's guidelines to participate.

**What is the maximum occupancy limit allowed?**

Two people per bedroom is the normal maximum.

**What are my responsibilities when renting a single-family home or townhome?**

1. Pay rent on time
2. Keep the Property clean and sanitary
3. Promptly dispose of all garbage in appropriate receptacles
4. Supply and change heating and air conditioning filters at least once a month
5. Supply and replace all light bulbs, fluorescent tubes, and batteries for smoke alarms, carbon monoxide detectors, garage door openers, ceiling fans remotes, and other devices (of the same type and quality that are in the Property on the Commencement Date)
6. Take action to promptly eliminate any dangerous condition on the Property
7. Take all necessary precautions to prevent broken water pipes due to freezing or other causes
8. Replace any lost or misplaced keys
9. Pay any periodic, preventive, or additional extermination costs desired by Tenant, including treatment for bed bugs, unless otherwise required by law
10. Remove any standing water
11. Know the location and operation of the main water cut-off valve and all electric breakers and how to switch the valve or breakers off at appropriate times to mitigate any potential damage
12. Maintain the lawn if required by your agreement
13. Water the foundation of the property at reasonable and appropriate times; and
14. Promptly notify Landlord, in writing of all needed repairs
15. Keep all utilities on for the duration of the lease.
16. Do not bring in pets or additional tenants without prior approval from the landlord. This could be a breach of the agreement and cost serious money.
17. Follow the Landlord's rules and regulations for move out procedures.