



## Rental Criteria

### Tenant Screening for Skyview Estates

Thank you for your interest in Skyview Estates. Below, you will find the instructions and criteria required for applying for tenancy at Skyview Estates. It is important that you read the information below prior to applying to understand what is required for renting at Skyview Estates. You are welcome to apply if you believe you meet the qualifications.

### General Application Requirements

- Separate applications: it is a requirement that each applicant over the age of 18 fill out a separate application.
- Complete applications: it is required that applicants complete the entire application. Failure to supply information can mean denial of the application.
- Signed applications: Skyview Estates accepts only signed applications.
- Verifiable income (refer to Verifiable Income section of this form)
- Support animal: if any tenant or resident requires the assistance of a support animal, it must be disclosed on the application and the tenant must supply documentation proving the animal a legitimate support animal.
- Application selection: Skyview Estates processes applications after receipt and the application fee is paid. Selection is not a first-come, first-served process.
- Verifiable identification: when applying, applicants must furnish verifiable photo identification such as a driver's license, military ID, or passport.

### The Application/Processing Fee

- An application fee of \$22.50 - \$30.00 is required per application, without exception, and is non-refundable. The fee includes and is not limited to: a credit check, tenant history verification, income verification, criminal background check.

### Verifiable Income:

- All applicants are required to supply reasonable, reliable, and legal documentation on all income; all documentation on income is required in a timely manner.
- Examples of income are employee paystubs, income tax records, letter of benefit assignments, trust funds, and other sources that will reflect the ability to make monthly rental payments.
  - Examples of income include, but are not limited to: Wages, Salaries, Tips, Social Security Benefits, Retirement, Pension or Savings Accounts, Stocks, Bonds, Child Support or Alimony payments.

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- Skyview Estates must be able to verify all income sources, and reserves the right to disqualify applicants for failure to prove income, supply adequate documentation or prove the ability to support rental payments.
- To be approved gross monthly income must be equal to three (3) times the monthly rent.
  - (e.g. \$700 monthly rent x 3 = \$2,100 monthly income).
- Savings Accounts may be considered in lieu of active employment with verification of bank balances (savings, checking, money market, certificates of deposit) totaling at least six (6) times the monthly rent.
- Applicants who do not meet the income requirements will be required to provide a co-signer on the lease who does meet the criteria.

#### **Rental History:**

- Skyview Estates requires a minimum of three (3) years of rental history, and/or homeownership, unless a guarantor is accepted or mitigating circumstances are proven.
- All references must be verifiable and family references are not accepted.

The following items may disqualify rental acceptance:

- Previous unpaid eviction(s) within the previous year.
- Outstanding balance owed to previous or current landlord.
- History of lease violations or broken lease terms (i.e.: late payments, NSF checks, noise complaints, skips or any negative reference).
- Applicants with no previous rental history will be required to provide a co-signer who meets the income and credit requirements of the Rental Acceptance Criteria, or furnish additional funds as determined by Landlord including but not necessarily limited to an increased security deposit at twice the deposit amount in effect at the time of approval or last month's rent paid in advance.

#### **Credit History:**

- Skyview Estates obtains a credit report for all applicants, and does not accept copies of credit reports from applicants, no exceptions.
- All applicants or guarantors must be able to provide a valid photo ID and a social security number.
- Skyview Estates accepts discharged bankruptcies, if the prospective tenant has re-established good credit.
- Negative credit reports can be grounds for denial of an application.

The following items may disqualify rental acceptance:

- Bankruptcy: Applicant is eligible immediately after the date of the order of discharge for a Chapter 7 or Chapter 13 bankruptcy.

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- Credit history will be weighed in conjunction with all other rental criteria. Minnesota Home Rental Inc. reserves the right to deny any applicant based solely on a history of any delinquent credit activity. (Medical expenses and foreclosures are exempt).
- Applicants with no previous credit history will be required to provide a co-signer who meets the income and credit requirements of the Rental Acceptance Criteria, or furnish additional funds as determined by Landlord including but not necessarily limited to an increased security deposit at twice the deposit amount in effect at the time of approval or last month's rent paid in advance.

#### **Criminal / Background Check:**

- Performed by Rental Research Services.
- All applicants require a criminal background check. If residency in current state does not exceed five (5) years, additional reports are required from all previous states that applicant resided in the last 5 years.
- Felony convictions will disqualify an applicant for life from being a resident including, without limitation felony DWI's. Registered sex offenders will be disqualified for life.
- Misdemeanor convictions or gross misdemeanor convictions will disqualify an applicant for up to three (3) years on crimes against persons, property or drug related illegal activity. The time period starts upon the date of the disposition of the crime.

#### **Proper Identification:**

Applicants must have one or more of the following in addition to a Government Issued Photo Identification.

- Valid Social Security Card
- Passport
- Permanent Resident Card
- Visa

#### **Acceptance or Denial**

- Skyview Estates notifies applicants of acceptance or denial within 5 business days of completed application, unless Skyview Estates cannot complete verifications. If more documentation is required, Skyview Estates will notify the applicant.
- If accepted, applicants are required to follow requirements outline on the Skyview Estates Rental Application including all application documents for complete of renting.
- All applicants applying together must qualify; denial of one applicant results in the denial of all applicants.
- Giving false information is automatic grounds for denial

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### Responsibility of Applicant

- It is the responsibility of the applicant to inquire from Skyview Estates about any information on the application that they do not understand.
- If notified, it is the responsibility of the applicant to accept the offer to rent by submitting a holding deposit and/or security deposit and signing a lease.

**Equal Opportunity Housing:** Skyview Estates is an Equal Housing Opportunity Provider. We do business in accordance to Federal Fair Housing Act and do not discriminate against any person because of race, color, religion, sex, handicap, familial status, national origin, age and marital status. Additionally, we provide housing in accordance with all other state or local laws if those laws provide greater protection than the Federal Fair Housing Act.

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