

# Rental Application Policy & Criteria

JPR Homes, LLC | Arbco Industries

Thank you for your interest in our rental property. For your convenience, we have prepared this overview of our guidelines used in processing all rental applications.

**We are an equal opportunity housing provider** - It is our policy to rent our units in full compliance with the federal Fair Housing Act and all state and local fair housing laws. We do not discriminate against any person because of race, color, ethnic background, religion, sex, age, marital or family status, physical disability or sexual orientation.

**Rental availability** – Rental properties only become available when they are completely ready to rent, including cleaning, painting, and the completion of all maintenance work and planned improvements (unless other terms are agreed upon and a written agreement is made between the property owner and tenant.)

**Valid photo identification and written authorization** – You must be able to present a current photo identification such as a driver's license, military or state identification card, or passport so that we can verify your identity. If your rental application is approved, we will require a photocopy of your identification at the time of your move-in to be kept in your tenant file. You must authorize us to verify all information provided in your rental application from credit sources, credit agencies, current and prior landlords and employers, personal references, and allow us to run a criminal background check.

**Occupancy guidelines** – We comply with all applicable fair housing laws as well as City of St. Paul ordinance 34.13, which outlines the maximum occupancy for a property's dwelling and sleeping rooms. Occupancy of the property will only be permitted to the persons indicated on the original rental application and lease, unless otherwise agreed to in writing. Any proposed additional tenants must complete a rental application and be processed and approved through this same tenant screening process prior to occupying the rental unit.

**Pets** – Dogs and cats are not permitted on the property without prior written approval of the management. Permission of small sized dogs (under 30 lbs) and cats may be granted with a deposit of \$300 each (limit two pets) and a signed pet agreement. Larger pets will be considered on a case-by-case basis (with the understanding that a larger deposit may be required for each pet), and depending on the type of pet there may also be an additional rent charge.

**Application process** – All rental applications are evaluated in the same manner and each adult applicant must voluntarily provide his or her social security number for us to obtain a consumer credit report. Every adult applicant must complete a separate rental application form and pay the credit check fee in advance. Any false or incomplete information will result in the denial of your application. If discovered after you are approved and move-in, we reserve the right to terminate your tenancy. We will verify the information provided on each rental application through our own screening efforts and/or with the assistance of an independent tenant-screening firm. A credit report, criminal history, and employment and rental references for each and every applicant in a given rental property will determine whether our rental criteria has been met. Unless we need to verify information by regular mail, we are usually able to process a rental application in two or three business days, from the date the application and fee have been received.

## Rental Criteria

**Income** – The total combined monthly gross income of all rental applicants in a given rental property must be at least three times the monthly rental rate. Only income that can be verified will count. Full-time students are welcome if the total income of all applicants combined is sufficient, or with a lease guarantor. You must provide proof of a source of income if you are unemployed. Remember all adult tenants are joint and severally liable which means that each one can be held responsible for the payment of all funds due regardless of ability to pay.

**Credit history** – You must be able to demonstrate fiscal responsibility. If you have any charge-offs, unpaid debts or a pattern of delinquent payments, your application may be denied.

**Rental history** – Each rental applicant must be able to demonstrate a pattern of meeting their rental obligations, leaving prior rental properties in good condition and not having a pattern of complaints from neighbors. We will require satisfactory rental references from at least two prior landlords. If you have ever been evicted for any lease violation, your application may be denied.

**Criminal history** – If you have ever been convicted of (or pled guilty or no contest to) a felony, or a misdemeanor involving violence, sexual misconduct or honesty, your application may be denied.

**Guarantors** – If you do not meet one or more of the above criteria, you may be able to qualify for a rental unit if you have a third party located within the state that will guarantee your lease. The guarantor must pass this same application and screening process except that we will deduct the guarantor's own housing costs before comparing his or her income to our income criteria.

**Application results** – If the application is refused, management will provide the reason for denial via phone call or in writing to the address on the application within 14 days of the completion of the screening process.

**Tenant screening service** – We use TransUnion SmartMove to conduct credit and criminal background checks. For more information, visit <http://mysmartmove.com> or 866-775-0961.

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**I acknowledge that I have read and agree to the above rental application policy/criteria and I have received a copy of this document.**

Applicant 1

Applicant 2

Name (print) \_\_\_\_\_

Name (print) \_\_\_\_\_

Name (sign) \_\_\_\_\_

Name (sign) \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_