



Rental Screening Criteria

Before you apply to rent a home or apartment with Home Matters Property Management, please take the time to review our screening policy. Please note that these are our current screening criteria policies; nothing contained in these requirements shall constitute a guarantee or representation by us that all residents and occupants currently residing with Home Matters Property Management have met these requirements. There may be residents and occupants that have resided with Home Matters Property Management prior to these requirements going into effect; additionally, our ability to verify whether these requirements have been met is limited to the information we receive from the various resident credit, rental, and criminal reporting services used. It is our policy to comply with all applicable Fair Housing laws including those which prohibit discrimination against any person based on race, sex, religion, color, familial status, national origin, or handicap.

Processing Fees

The Application Fee must be paid before processing will begin by Home Matters Property Management.

Applicants

- All persons 18 years of age and older will be required to complete a separate application. Applicants must be at least 18 years of age or older unless deemed to be an adult under applicable law with respect to execution of contracts. In respect to property jurisdiction with state law some applicants will be required to provide current proof of emancipation.

Income Requirements

- All applicants must have a minimum combined gross income of **2.5 times the monthly rent**.
- Gross income for all applicants in one home/apartment will be combined and entered into the credit-scoring model for income eligibility. All applicants will be asked to produce most recent, consecutive pay stubs for the last 2 months from the application date. If transition to new employment is in place an offer letter or letter of intent will suffice.
- Additional sources of verifiable income may be considered. These sources may include: child support, grants, pensions, GI benefits, disability, trust funds, social security, and savings accounts. In such instances, verifications will be requested or applicant may be asked to produce additional financial statements or records.
- Self-employed, retired, or unemployed applicants must provide the previous year's tax return and the previous 2 month's bank statements, or 12 months of financial statements and must exhibit no negative references.
- Seasonal employment must be verified by providing the prior year's tax return.

Co-Signer

- Co-Signers will be accepted for applicants who do not meet the rent-to-income ratio or who are denied on credit. Only one guarantor per property is permissible. The guarantor will be required to complete an application and pay a full application fee.
- Co-Signers must have a gross monthly income of 3.5 times the monthly rent and meet all other qualifying criteria identified in this screening policy. The guarantor will be asked to sign the lease agreement to support the application.

Rental History

- Applicants must provide 12 months of verifiable rental history or home ownership. Applicants not having verifiable rental or mortgage history may have to pay an additional deposit equal to 1 month's rent or provide a Guarantor.
- Applications for residency will automatically be denied for the following reasons:
 - An outstanding debt to a previous landlord.
 - A breach of a prior lease or a prior eviction or in the process of eviction of any applicant or occupant.

Credit

- A credit report will be completed on all applicants to verify credit ratings. Income, plus verified credit history would be entered into a credit-scoring model to determine rental eligibility and security deposit levels. Unfavorable accounts which report negatively influence this score, included, but are not limited to: collections, charge-off, repossession, and current/recent delinquency; and open bankruptcies may result in automatic denial of application. Credit scores under 700 will be considered on a case to case basis. A higher deposit may be required.
- Any money owed to a previous landlord or to any utility company is cause for denial.

Criminal

- Home Matters Property Management conducts a criminal screening with all applicants, all information discovered will be reviewed by the Property Manager when processing the application. Approval or Denial is at the discretion of the Property Manager based on the charges and the circumstances. Below is a list of nonexclusive charges that we consider automatic denials. If you have a specific question regarding a charge not listed please let us know immediately so that we may promptly evaluate.
- Automatic Denials:
 - Murder, 1st and 2nd Degree
 - Manslaughter, 1st Degree
 - Assault, 1st, 2nd, and 3rd Degree
 - Rape, all counts
 - Rape of a minor/child, all counts
 - Kidnapping, all counts
 - Child Molestation, all counts
 - Criminal Sexual Conduct, 1st, 2nd, 3rd, and 4th Degree
 - Robbery, 1st and 2nd Degree
 - Theft, 1st and 2nd Degree
 - Burglary, 1st and 2nd Degree
 - Residential Burglary, all counts
 - Arson, 1st and 2nd Degree
 - An attempt to commit one of the above crimes.
 - Any pattern of repeat offenses that management deems or could be considered harmful to the property or surrounding community
- Any crime that would require applicant to register as a sex offender.
- Disqualifiers for Residency for 5 years after the completion of their sentence:
 - Any Drug or Narcotics Conviction
 - Any Controlled Substance Charge
 - Manslaughter, 2nd Degree
 - Murder, 3rd Degree
 - Criminal Vehicular Homicide or Injury
 - False Imprisonment
 - Any weapons charge
 - DUI
 - Forgery/Identity Theft
 - Theft/Burglary
 - Malicious Injury to Property or similar charge

Animals

- Animals are sometimes accepted at Home Matters Property Management based on owner's preference. No more than 1 animal per home/apartment. Animals must be no less than 1 year of age and full-grown. Veterinary records may be required to verify the details outlined in the paragraph. Required deposits and fees associated per animal are as follows:
 - \$350 Refundable Pet Deposit per pet, less cleaning or damages.
 - \$50 Per Month Pet Rent per pet.
- Prior written approval from management will be required.
- Baby-sitting or care taking of any other person(s) animals or pets is prohibited.
- No aggressive breeds will be allowed.
 - Our breed restrictions include: Pit Bull. Rottweiler. Presa Canario, German Sheppard, Huskies, Malamute, Doberman, Chow Chow, St. Bernard's, Great Danes, Akita, Terriers (Staffordshire), Boxer, Mastiff, American Bull Dogs, Karelian Bear Dogs, "Wolf Dog/ Wolf Hybrid", or any hybrid or mixed breed of one of the aforementioned breeds. City & County Ordinances will also be enforced.
 - No poisonous animals.
 - No reptiles, snakes, iguanas, ferrets, skunks, raccoons, squirrels, rabbits, tarantulas, or piranhas.

Service or Companion Animals

- Service or Companion animals will always be accepted, provided documentation is submitted. A pet deposit and/or pet rent will not be charged for service or companion animals after approved.

Home Matters Property Management is designated as a smoke-free living environment. Smoking is NOT permitted.

Any falsification of Applicant's paperwork will result in the automatic denial of Application. If an applicant falsifies his/her paperwork, owner/agent has the right to retain all deposits and fees paid to apply towards liquidated damages. Application will not be considered until the application has been fully executed and submitted, and all applicable fees have been paid.