



# APPLICANT SCREENING CRITERIA

## Application Requirements

- An application must be filled out completely, one for each adult applicant. There is a nonrefundable application fee for each application. This fee is subject to change from time to time, as screening costs change.
- Each application must be filled out completely and accurately. An incomplete application may be denied or not processed. Any misstatements or omissions made on your application, whether or not discovered before you move into the building, is grounds for denial of an application or termination of an existing lease. Information must be legible and verifiable. If information on an application cannot be checked out and verified, this is reason for denial. Omission of information, such as prior address or employer, may be grounds for denial.
- All applicants must be at least 18 years of age and must provide a government issued photo ID.
- All applicants must be able to prove their U.S. citizenship or their legal right to be in the United States.

## Income

- Typically, our income standard is 33% of your gross income, the amount allotted for housing. Thus, approximately three (3) times the amount of rent should be your monthly gross income. Your debt to income ratio should be no more than 49%.
- Income must be verifiable through current pay stubs, employer contact, or tax records. All other income, including self-employment, must be verifiable through tax records. Income from all sources will be considered so long as it is verifiable, reliable, and predictable.

## Housing References

- Applicants must have a positive housing history. We require the name and last known telephone number of each landlord/property manager, mortgage or contract for deed payee for each address for the last three (3) years. Roommate references are not acceptable. We reserve the right to deny your application if we are unable to verify your housing history. The refusal of a prior landlord to give a reference, or a negative reference, may be grounds for denial. In the case of first time renters, young people, or students, this requirement may be varied subject to additional requirements of Management.

## Occupancy Limits

(Local ordinances will vary. If the local ordinance for your community is more restrictive than Lake Superior Rents property limits, the local ordinance will apply.)

<u>Size of Apartment</u>	<u>Maximum # of Occupants</u>
Studio	One person
One Bedroom	Two persons
Two Bedroom	Two persons per bedroom but no more than two adults*
Three Bedroom	Two persons per bedroom but no more than three adults*

- This is to allow maximum opportunities for housing, for families with children, but to minimize problems with guests and parking that occur with multiple adult roommates.

### **Credit and Evictions**

- A positive credit history is required. An adverse bank or credit reference, high debt, past due or dishonored debt, or the absence of a credit history may be grounds for denial. Unsatisfied judgments, particularly judgments or claims from prior housing providers, or accounts in collection, are grounds for denial.
- A prior court order for cause of eviction is reason for denial.

### **Criminal History**

- Applicants will be required to consent to and undergo a criminal background check for each adult applicant. Applicants who have a felony or criminal history may be denied.

### **Exceptions**

- Exceptions are not made in our criminal screening procedures. Exceptions may be considered for applicants who do not have a housing history because they are first time renters or applicants who are on the border line for acceptance, because of household income and credit reasons. An exception will usually require the applicant to provide greater financial security to management, such as an advance payment of the first and last month's rent or a higher deposit.

### **Business Relationship**

- The relationship between Management and our residents is a business relationship. A courteous and business like attitude is required from both parties. We reserve the right to refuse rental to anyone who is verbally abusive, uses profanity, is disrespectful, makes threats, has been drinking, is argumentative, or in general displays an attitude at the time of the unit showing or application process that causes Management to believe we would not have a positive business relationship.

### **Management is a Fair Housing Provider**

- We do not discriminate against persons on the basis of race, color, religion, national origin, sex, familial status, disability, creed, marital status, public assistance, ancestry, and sexual or effectual orientation.

### **Disclosure of Tenant Screening Service**

- Lake Superior Rents uses a professional, third party company to process and screen applications. The name and phone number of the company we use is:

Rental Research Services  
7525 Mitchell Road, Suite 301  
Eden Prairie, MN 55344  
800-624-7422