

# RESIDENT SELECTION CRITERIA FOR **MBG Property Management**

An Equal Housing Opportunity Provider



To be eligible for admission, all adult household members must meet the following requirements. Live-in aides are subject to criminal, credit and rental history criteria.

- 1) All application information is subject to verification.
- 2) A valid and verifiable Social Security Number and State or Federal Photo ID must be provided for every adult household member.
- 3) Verification of income equal to 2.5 times the monthly rent must be provided.
- 4) **Screening:** Any history of the following may be sufficient cause for denial:
  - a) Non-payment of rightful obligations including, but not limited to, rent or utilities
  - b) Bankruptcy within the last 7 years
  - c) Disturbance of neighbors
  - d) Destruction of property
  - e) Poor living or housekeeping habits
  - f) Problems involving chemical dependency, including use of, or distribution of, illegal or controlled substances or sale of same
  - g) Rude, uncooperative or disruptive behavior of the applicant or applicant's family, or persons associated with applicant, during the application process
  - h) Failure to keep scheduled appointments during the admission/interview process
  - i) Criminal activity involving crimes of physical violence to persons or property or a record of criminal acts that may adversely affect the health, safety or welfare of other residents or staff. **See the attached spreadsheet for our treatment of Criminal Convictions.**
  - j) Any individual who has engaged in certain drug related criminal behavior, or whose alcohol abuse or pattern of abuse interferes with the health, safety or right to peaceful enjoyment of the premises, or who is subject to a State lifetime sex offender registration program will be denied.

### **Acceptable applicants should meet the following criteria:**

- a) No complaints from landlords or debts owed to any landlord. Landlords for the past 3 years will be contacted for rental references. All debts owed to a previous Landlord must be paid in full before an applicant will be accepted. Failure of a landlord to respond to our request for rental reference may be cause for denial.
- b) No unlawful detainers/evictions within the last 7 years.
- c) No civil judgments within the last 7 years.

- d) Credit history – Minimum Credit Score of 620. Fewer than 5 late payments in last 12 months and fewer than 4 collection accounts totaling less than \$5,000. Exceptions may be made for medical collection accounts, lack of credit history, or extenuating circumstances. Exceptions may be made for households with great rental references and no criminal history.
- e) Criminal Background check. See the attached spreadsheet for our treatment of Criminal Convictions *MBG does not release background checks to applicants. Please request a copy from Rental Research, 11300 Minnetonka Mills Road, Minnetonka, MN 55305 at 952-852-2060.*
- f) Capable of living independently or have adequate assistance to live independently.

5) Occupancy Standards: Units are available based on household size and verified need of an accessible unit or additional bedroom.

<u>Unit Size</u>	<u>Maximum</u>
1-Bdrm	2 persons
2-Bdrm	4 persons
3-Bdrm	6 persons
4-Bdrm	8 persons

Household composition will be allowed to increase by 1 person in the case of the addition of a child under the age of 2. Once the child turns 2, the household may be required to move to a larger unit. Special consideration may be given if a family is in the largest unit the property offers.

- 6) Unit Transfers: When transferring units, households will be required to pay anticipated costs of damages for the original unit prior to transfer. Where non-handicapped persons are moved into units designed to meet special needs, they must agree to move to the first available comparable unit with no such design features should an applicant or current resident require an accessible unit of the type currently occupied by the non-handicapped person
- 7) Minneapolis Properties Only: Application fees will be refunded if application is denied for any reason other than what is listed on this Selection Criteria. Applicants will be evaluated using an individualized assessment, in which the owner will consider evidence provided by the applicant with their completed application to explain, justify or negate the relevance of potentially negative information revealed by screening. Owner will consider the nature and severity of the incidents that would lead to a denial, the number and type of incidents, the time that has elapsed since the date the incidents occurred, and the age of the individual at the time the incidents occurred.

REVIEW AND AMENDMENT OF POLICIES

The foregoing policies are subject to review and amendment by the property management agent from time to time when deemed necessary.

SECURITY DEPOSIT AND APPLICATION FEES

To hold an apartment, a Security Deposit must be paid via cashier's check or money order. The Security Deposit will be refunded within 21 days if the application is denied.

If the application is approved, I understand that management agrees to take the unit off the market, and if I decide not to move in, my Security Deposit will be held as liquidated damages.

Every adult household member must pay a \$35 application fee.

By signing below, I acknowledge that I understand that the application fee is non-refundable and that my Security Deposit will be held as liquidated damages in the event that I decide not to move in.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

## **Additional Criteria for Properties with Housing Tax Credit, Tax Exempt Bond or HOME Units**

- 1) The assisted unit must be the household's sole residence.
- 2) **Income Requirements:** Households must meet the 50% or 60% income limits, based upon the median income for the area in which the property is located, adjusted for family size. Applicants' income and assets must be verified, and the household's income cannot exceed the required limits for the unit available and number of people in household.
- 3) **Students:** Households that consist entirely of full-time students are considered ineligible unless they meet one of the following conditions:
  - a. Students who are married and entitled to file a joint tax return;
  - b. Single-parent with child(ren) and the parent is not a dependent of someone else, and the child(ren) is/are not dependent(s) of someone other than a parent;
  - c. At least one member of the household receives assistance under Title IV of the Social Security Act (Minnesota Family Investment Program)
  - d. At least one member of the household participates in a program receiving assistance under the Job Training Partnership Act or Workforce Investment Act or similar federal, state, or local law;
  - e. A household member was in foster care within the last 5 years.
- 4) **Violence Against Women's Act:** An applicant's or resident's status as a victim of domestic violence, dating violence, sexual assault, or stalking is not a basis for denial of rental assistance or for denial of admission, if the applicant/resident otherwise qualifies for assistance or admission.
- 5) Households must meet all criteria required by the government program(s) that funded the property.