



MID CONTINENT MANAGEMENT APPLICANT SCREENING CRITERIA

Application Requirements

- Each adult applicant must complete an application. There is a non-refundable application fee for each application. This fee is subject to change from time to time as the cost of a screening changes.
- 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 discovered before you move into the building or after, is grounds for denial of an application or termination of an existing lease. This policy serves as written notice that misstatements or the omission of requested information will be considered good cause for termination of lease and/or eviction during the term of a lease offered based on an incomplete or misleading application. Information provided on the application must be legible and verifiable. Information on an application that cannot be checked out and verified is reason for denial. Missing 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. Acceptable forms of ID include a valid state issued driver's license, a state issued identification card, a U.S. Military ID, or a current passport.
- In Minneapolis, applicants are given the opportunity at the time of their application to submit supplemental evidence as required by Minneapolis Ordinance with regard to our public record/criminal history screening and our eviction record screening. The Minneapolis Compliance Disclosure and Addendum is part of applications in Minneapolis.

Income

- Our income standard is that housing should not exceed more than 30% - 35% of monthly gross income. Thus, your monthly gross income should be approximately three (3) times the amount of rent or more. In Minneapolis, an applicant that does not have income equal to three (3) times the rent has the option of submitting, at the time of application, a copy of a rent/payment ledger from the applicant's current landlord/lender for at least the most recent twelve months showing a business record, account ledger of rent/housing payments, along with documentation to show the applicant's actual income for the corresponding twelve month period, so to establish a history of timely rent payment with income less than three times rent. The prior rent must be comparable to the rent for the unit that is subject to the application.

- Income must be verifiable through current pay stubs, employer contact, or tax records. Student loans, social security, pensions, and other such income must be verified from the source, whether through disbursement letters or tax documents. 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, and/or contract for deed payee for each housing 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, this requirement may be varied subject to additional requirements of Management. In Minneapolis, insufficient rental history alone is not a basis for denial. It may be a basis for denial if applicant has failed to provide prior addresses of record, failed to completely fill out the application, or the information is withheld in bad faith. Insufficient rental history may be a basis for acceptance only with additional conditions.

Occupancy Limits

(Local ordinances will vary. If the local ordinance for your community is more restrictive than Mid Continent Management 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 adults*	Two persons per bedroom but no more than three

- These limits are to allow maximum opportunities for housing for families with children but to minimize the problems with guests and parking that occur with multiple adult roommates. *Exceptions to the number of adults may be made for family members and may carry an additional monthly rent charge.
- Management's occupancy limits are in place at the time of screening and applied during the tenancy. Occupancy limits help Management maintain the property without excessive wear and tear and address issues with excessive noise, overcrowding and additional costs incurred by the property owner when additional people are added to the unit. This policy serves as written notice that increases in the number of occupants over these limits during the term of the tenancy, with at least twelve months having passed since the birth, adoption, or placement of a minor child, is reason for the household to be offered a renewal lease only for an appropriately sized unit based on Management's occupancy limits and/or asked to move at the end of the lease.

Credit References

- Credit and bank references will be checked, and a credit report obtained. An adverse credit reference, a high amount of household debt (generally excluding medical or education debt), an open balance due to a prior housing provider or unpaid utilities, open collections, judgments or a recent or pending bankruptcy may be a basis for denial of an application. In Minneapolis, a credit score alone and insufficient credit history is not a basis for denial.

Evictions

- Management's screening service will pull eviction records for the past seven years. A prior eviction may be grounds for denial of an application. In Minneapolis, a consideration of evictions older than three years where a judgment or Writ of Recovery was issued or consideration of evictions that are older than one year where a settlement with the landlord was reached is not considered to be inclusionary screening criteria. However, in Management's experience, such eviction records, even if older, may be relevant in determining whether an applicant will be a lease compliant resident. Accordingly, Management reserves the right to consider older records, but to comply with Minneapolis requirements, Management will conduct an individualized assessment of evictions where applicant may submit additional supplemental evidence. See application for Management's Minneapolis Compliance Addendum and direction on the process and deadline for submitting supplemental information in Minneapolis.

Criminal/Public History

- Management's screening will include a review of public records and criminal history. We will not issue a denial based solely on an arrest record. We do consider any open and pending charge and convictions for activity that could adversely affect the health, safety, or welfare of neighbors or agents of Management, or adversely affect the reputation of the property or our participation in crime-free/drug-free programs and policies. Our review of pending charges and criminal convictions or patterns of offenses that involve multiple lower-level offenses takes into consideration the age of the offense, the severity of the offense and the number of offenses. Management believes its review of public record and criminal history is nondiscriminatory and is designed to balance the needs and interests of the property owner and other residents along with Management's concern to have applicants who will respect the rules of society, comply with the lease, and do not have records that Management reasonably believes could pose risks for the property, other residents, or the reasonable expectation of other residents.
- In Minneapolis, Management's lookback period for criminal history, or consideration of the relevance of an applicant's history that may disclose multiple records of unlawful conduct, is more restrictive than what is set forth in the Minneapolis Screening Ordinance definition of inclusive criteria. Accordingly, applicants for a Minneapolis rental who believe they may have an adverse public record or criminal history and want Management to consider supplemental evidence may provide documentation on the Compliance Addendum available to applicants. Additional documentation must be included at the time of applying at a Minneapolis property.
- Notwithstanding the above limits, an applicant who has been convicted of the illegal manufacture or distribution of a controlled substance as defined in section 102 of the Controlled Substances Act or for those same offenses that mandate denial of a tenancy in federally assisted housing subject to federal regulations, including but not limited to when any member of the household is subject to a lifetime sex offender registration requirement under a state sex offender registration program, will be denied without consideration for the date of sentencing.

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.

- If an applicable city ordinance or tenant protection provision prohibits Management from collecting advance rent, Management reserves the right to not permit any exceptions in that municipality.

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, appears to be under the influence of alcohol or a controlled substance, 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, or sexual or effectual orientation.

Disclosure of Tenant Screening Service

- Mid Continent Management 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
952-935-5700**

Management's Right To Change Applicant Screening Criteria

- Management believes its applicant screening criteria comply with Minnesota law and applicable city ordinances. Management reserves the right to change its applicant screening criteria at any time, without prior notice, as may be desirable for Management's own business purposes or might be advisable, recommended or mandated under applicable law. In the event that any of the restrictions or requirements of any city ordinance, government mandate or restriction are found to be unconstitutional, are subject to an injunction, or are otherwise found unlawful or not enforceable for any reason, Management reserves the right to apply its standard applicant screening criteria.