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## Rental Screening Criteria

***Riverbend Rentals & Property Management does not discriminate based on: race, color, religion, marital status, national origin, sex, sexual orientation, familial status, disability, or source of income. We comply with all federal, state and local laws concerning Fair Housing.***

Thank you for your interest in a Riverbend Rentals managed home. Our goal is to consistently offer top quality rental properties to our tenants. An important component of the management process is to maintain a thorough screening process. Applications must be completed in full by all residents 18 years of age or over. Multiple applications for a specific property or unit will be processed on a first come, first served basis.

### GENERAL REQUIREMENTS

1. To submit an application, applicants must have a combined income of at least three (3) times the amount of the monthly rent. You must submit proof of income with your application.
2. Valid government issued picture ID will be required; you will need to upload this with your application.
3. Social security number
4. Each applicant will be required to qualify individually
5. Applicants must be able to enter into a legal and binding contract
6. Incomplete, inaccurate, or falsified information will be grounds for denial.
7. Any applicant currently using illegal drugs or reporting a conviction for the illegal manufacture or distribution of a controlled substance will be denied.
8. Any individual who may constitute a direct threat to the health and safety of an individual, the premises, or the property of others will be denied.
9. An application insufficient in credit and rental requirements may require an additional deposit equal to 100% of the stated rental amount, over and above any other deposit required.
10. The denial of one applicant will result in the denial of the entire application.
11. In order to qualify as a co-signer, you must have a minimum monthly income of four (4) times the stated rent and show no negative credit reports.
12. The demeanor of the applicant during the showing and screening will be considered; unacceptable demeanor may be grounds for denial.

### RENTAL REQUIREMENTS

1. A complete and accurate application listing the current and at least one previous rental reference with valid phone numbers
2. Must have a minimum of 1 year of verifiable rental history from a current third party landlord (non-family member) or provide proof of home ownership
3. Eviction free rental history for a period of eight (8) years as of the application date
4. Rental history reflecting past due rent, outstanding balance, or negative payment history will be denied
5. If a landlord gives a negative reference or refuses to provide a reference, the application will be denied

## CREDIT REQUIREMENTS

A credit history showing no negative reports is required. A negative report is considered any non-medical items 60 days past due or greater, collections, repossessions, liens, judgments, or garnishments. Negative credit will result in additional requirements with the following guidelines:

- A credit file report containing a discharged bankruptcy will require an additional security deposit equal to 50% of one month's rent and a qualified co-signer, or an additional deposit equal to 100% the monthly rent
- 1-2 items of 60 days past due or greater, collections, repossessions, liens, judgments, or garnishments will require an additional deposit of 50% one month's rent and/or qualified co-signer
- 3-5 items as listed above will require an additional deposit of 100% one month's rent and/or qualified co-signer
- Aggregate of collections shall not exceed the total of one month's rent
- Collections from utility companies will result in the denial of the application
- Negative items in excess of the above requirements will result in the denial of the application

## CRIMINAL CONVICTION CRITERIA

Upon receipt of the rental application(s) and screening fee(s), the landlord will conduct a search of public records to determine whether the applicant(s) or any proposed tenant has been convicted of, or pled guilty or no-contest to, any crime.

- a) A conviction, guilty plea, or no-contest plea for: any felony involving serious injury, kidnapping, death, arson, rape, sex crimes and/or child sex crimes, extensive property damage, or drug-related offenses (sale, manufacture, delivery, or possession with intent to sell), class A/Felony burglary or class A/Felony robbery; or
- b) A conviction, guilty plea, or no-contest plea, where the date of disposition, release, or parole have occurred within the last seven (7) years for: any other felony charges; or
- c) A conviction, guilty plea or no contest plea, where the date of disposition, release or parole have occurred within the last seven (7) years for: any misdemeanor or gross misdemeanor involving assault, intimidation, sex related, drug related (sale, manufacture, delivery, or possession), property damage, or weapons charges; or
- d) A conviction, guilty plea or no contest plea, where the date of disposition, release or parole have occurred within the last five (5) years for: any class B or C misdemeanor in the above categories or any misdemeanors involving criminal trespass, theft, dishonesty, and prostitution shall be grounds for denial of the rental application.
- e) Pending charges or outstanding warrants for any of the above will result in a suspension of the application process until the charges are resolved. Upon resolution, if an appropriate unit is still available, the processing of the application will be completed. No unit will be held waiting the resolution of pending criminal charges.

## DENIAL POLICY

If your application is denied due to negative and adverse information being reported, you may;

1. Review the information on the screening and dispute process here: <http://www.appfolio.com/consumer>
2. Contact Appfolio Consumer Relations at (866) 359-3630

*If your application has been denied and you feel that you qualify as a resident under the criteria set out above, please contact the Property Manager at [manager@riverbendpm.com](mailto:manager@riverbendpm.com). You will need to outline in detail the reasons you believe your application should be reevaluated.*