

## Cheney Real Estate Management, Inc.

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## **Application Acceptance Policy**

Cheney Real Estate Management, Inc. does not accept the comprehensive, reusable tenant screening report.

We are an equal opportunity housing provider. We do not discriminate based on Race, Color, Creed, Sex, Marital Status, Familial Status, Immigration Status, National Origin, Disability, Retaliation or Religion.

- □ All prospective tenants age 18 and over must complete a rental application and present valid identification.
- □ Our screening process consists of:
  - $\circ$  Verifying information provided on the rental application.
  - Contacting present and previous landlords for rental history.
  - Obtaining credit reports from one or more credit agencies.
  - Obtaining a criminal background report.
- □ We offer an apartment to the first applicant on the chronological waiting list who has indicated that he/she will accept the available apartment type and who meets our requirements.
- □ An applicant will be denied based on the following screening criteria:
  - o Income
    - An applicant must show proof of monthly income greater than or equal to three times the monthly rental amount, excluding any subsidized portion of rent.
  - o Residential History
    - Less than 2 years of verifiable, favorable rental history.
      - If you place an address on the application where you have lived, and we cannot verify this address it will be considered unverifiable residence history
    - Negative rental history
      - Negative items include, but are not limited to:
        - Evictions/unlawful detainer actions that result in money judgment and/or writ of restitution;
        - Outstanding balance(s);
        - Refusal to re-rent;
        - Failure to cooperate with recertification procedure;
        - Any instance of a damage deposit not returned due to damage to the rental apartment beyond normal cleaning;
        - History of disruptive behavior;
        - Poor housekeeping practices;
        - Any instance of unauthorized people or pets occupying an apartment rented to the applicant;
        - Any instance of Two (2) or more "Notices to Comply" issued in a 12-month period;
        - Any instance of Two (2) or more "Notices to Quit or Pay" issued in a 12month period;
        - Applicant is on a current lease and owner/management will not let applicant out of the lease.

- o Credit History
  - Automatic denial for negative items includes, but is not limited to:
    - FICO Score less than 620;
    - Open bankruptcy;
    - Rental collections (monies still owing);
    - Unpaid or collections of utilities;
  - Negative credit history (excluding negative medical items);
    - Three (3) or more negative items. Negative items include, but are not limited to:
      - o Collections,
      - o Bankruptcy (closed),
      - Repossessions,
      - o Judgments,
      - o Liens,
      - Rental collections (paid).
- $\circ \quad \text{Criminal History} \\$ 
  - Conviction of a drug-related crime within seven (7) years from the date of completing sentence or probation.
  - Applicant that is on the sex offender registry will be denied.
  - Conviction of a felony crime within seven (7) years from the date of completing sentence or probation.
    - Rape, sexual assault, murder, arson, child molestation, trafficking in persons, and manufacturing of illegal drugs or individuals with any outstanding un-adjudicated felony charges;
    - Kidnapping felony conviction;
    - Persons with outstanding felony charges are not eligible to move into any Cheney Real Estate Management, Inc. rentals until the case is finalized and a decision has been made.
  - Manslaughter within seven (7) years from the date of completing sentence or probation.
  - Robbery or assault with a deadly weapon within seven (7) years from the date of completing sentence or probation.
  - Gross misdemeanor, theft, burglary, and/or delivery or sale of illegal drugs, with seven (7) years from the date of completing sentence or probation.
  - Conviction of a crime against a person or property with seven (7) years from the date of disposition.
- $\circ$  Other History
  - Providing false information on the application; falsifying the application, and/or any gross distortion of the truth.
  - Incomplete applications will be denied, will not be accepted, and will be returned to the applicant via mail for completion.

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- Any person who constitutes a direct risk of harm to persons or property based on knowledge of the Landlord and/or Owner will not be considered for tenancy. Must be documented and not hearsay.
- When two or more applicants apply together (such as roommates, husband & wife, etc.) and one meets any of the screening criteria to be denied listed above, each applicant will be denied.
- When applicant has been denied and the fourteen (14) days discussion period has past, the applicant cannot reapply for six (6) months.
- □ An applicant that does not meet the following criteria may be approved with an accepted Guarantor (please see our Guarantor Acceptance Policy):
  - Proof of monthly income less than three times the monthly rental amount, excluding any subsidized portion of rent.
  - Less than 2 years of verifiable, favorable rental history;
  - FICO Score of less than 620;
  - Negative credit history (excluding negative medical items):
    - Four (4) or less negative items. Negative items include, but are not limited to:
      - Collections,
      - Bankruptcy (closed),
      - Repossessions,
      - Judgments,
      - Liens,
      - Rental collections (paid).

In addition to the above criteria, all applicants for our 2400 University Place or 2424 University Place Apartments (USDA-RD and/or HUD-subsidized) must meet the following criteria:

□ We allow no more than two adults in a 1 bedroom unit.

 $\hfill\square$  An applicant will be denied based on the following screening criteria:

- Residential History
  - Negative Rental History
    - Negative items include, but are not limited to:
      - Termination of assistance for fraud
- $\circ$  Being over the established income limits or not meeting eligibility requirements.