



607 2nd Street South, Hopkins, MN 55343 952.473.5750 fax: 952.915.4510 www.ChrisProp.com

General Screening Criteria – IA

Equal Housing Opportunity - At Christopherson Properties we believe that our residents deserve to be treated fairly. As an equal opportunity housing provider, Christopherson Properties provides housing opportunities regardless of race, color, national origin, religion, sex, gender identifying, physical or mental disability, familial status, ancestry, marital status, recipient of public assistance.

Business Relationship - The relationship between a property manager and resident is a business relationship. A courteous and businesslike attitude is required from both parties. The Community reserves the right to refuse rental to anyone who is verbally abusive, swears, is disrespectful, makes threats, has been drinking, is argumentative, or in general displays an attitude at the time of the unit showing and application process that causes the Community to believe it would not have a positive business relationship.

Deposit:

- Security Deposits are \$500 for each floorplan. Applications may be approved with certain conditions that could result in a higher deposit and/or an approved guarantor, provided all other criteria have been met.

Application:

- There is a non-refundable application fee of \$50 per adult payable by credit card or debit card. All applicants must be at least 18 years of age or provide proof of emancipation. Applicants must be a U.S. citizen or be lawfully admitted to the United States on a permanent basis. All applicants must have a valid Social Security or ITIN number.
- The application must be signed and filled out completely, legibly, and accurately. We are unable to process incomplete applications which include any documentation necessary to verify employment, identification, credit and/ or banking history. Rental History Reports, Inc, a third-party screening company performs all application processing. RHR can be contacted at: 888-389-4023.
- Providing false information on the rental application is grounds for denial.

Income and Employment:

- Income Required: Gross Income from all sources must total at least 2.5 times the amount of the monthly rent (combined if more than 1 applicant). Applicants who are active students with adjusted gross income less than 2.5 times the rent amount will require an approved guarantor, provided all other rental criteria conditions are met.
- Verification: There must be a minimum of six months verified employment income history. All employment positions held within the past year need to be verified with a first and last paystub, employment letter with authentication, or W2. Self-employed applicants must be established with a minimum of 12 months' history. Other sources of income including government assistance, child support, or others will be considered subject to verification. Applicants without an employment history may be approved with an increased deposit provided all other criteria are met. Recent graduates without employment history may be approved with students' status verification.

Housing History:

- A one-year housing history is required for all applicants. All places of residence must be verified by the property owner or manager/management company. If a rental history exists, a positive rental record is required for approval. Inability to obtain a rental reference from a current or previous landlord may be grounds for denial.
- A negative rental reference or a history of lease violation or broken lease terms (i.e.-late rental payments, NSF checks, noise complaints, skips, unauthorized occupants, or negative reference) may be grounds for application denial.
- If a housing history is not available due to being new to the country, immigration entry verification will be required for approval.
- Failure to disclose an address of record within the past two years may be grounds for denial.
- Evictions or Unlawful Detainers filed within the past 5 years will be grounds for denial.



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Credit History:

- A credit score of a minimum of 550 is required for application approval. If a lower score is present due to medical bills or student loan arrearages, applications may still be approved. Accounts with current delinquencies on housing or utilities will be grounds for denial. Applicants without a credit history will be considered if a one-year banking history is present or additional security deposit.
- Any open collections or judgments for past due housing or utility payments are grounds for denial.

Criminal/Public Record History:

- A criminal background check will be performed on all applicants during the application process. Rental applications are denied for individuals who have been charged, convicted of, or plead guilty or no contest to a felony, criminal sexual contact, and certain misdemeanors. Registered Sex offenders are not allowed to rent from Christopherson Properties. This information is kept confidential and only an approved, conditional, or denied decision is sent to the rental office. If our application is not approved, you will receive an email from the third-party screening company regarding your application.
- Felony convictions will be grounds for denial.
- Types of Crimes: Subject to the foregoing, one (1) conviction or more for any of the following criminal offenses will be grounds for disqualification based upon the number of years since the date of conviction of the crime.

	Gross Misdemeanor (# of yrs.)
Offenses against Property	7
Offenses against Animals	7
Offenses against Persons	7
Offenses involving Fraud	3
Offenses Involving Computers	n/a
Offenses involving Family Relations	7
Offenses against Government Officials	3
Offenses against Public Peace	3
Offenses involving Gambling	n/a
Offenses involving Weapons	7
Offenses Involving Organized Crime	7
Offenses Involving Drugs	7
Offenses Involving Sex	7
Offenses Involving Alcohol or Vehicles	3
"Victimless" crimes	n/a

Occupancy:

- Management limits the number of people that may live in the unit as part of Management's efforts to promote clean, quiet, comfortable living, and to minimize the wear and tear, pressure on parking, and use of building facilities and amenities.
 - Efficiency/Studio: Maximum of 2 people.
 - 1 Bedroom: Maximum of 3 people (no more than 2 adults).
 - 2 Bedroom: Maximum of 4 people (no more than 3 adults).
 - 3 Bedroom: Maximum of 6 people (no more than 3 adults).

Guarantor Requirements:

- The guarantor must provide proof of a monthly income of at least 4 times the monthly rental amount.
- The guarantor-signer must have a credit score of a minimum of 650.
- The guarantor is responsible for: all rental payments for the apartment through the duration of the residency and until proper notice has been fulfilled, or the apartment has been re-rented. If the apartment rent is in default or an eviction is filed, resident(s) would also be responsible for all legal fees, process server fees, administrative fees, court fees and collection fees.
- The guarantor responsibility is not limited to charges incurred by any one individual.