



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

## General Screening Criteria

**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 equal to the first month's rent. Applications may be approved under certain conditions that could result in a higher deposit and/or an approved guarantor.

### Application:

- There is a non-refundable application fee of \$50 per adult payable by credit or debit card. All applicants must be at least 18 years of age or provide proof of emancipation. All working applicants must have a valid Social Security or ITIN number.
- We require a valid State Issued ID. If the applicant has been living in the State of Minnesota for over 60 days, we require a valid Minnesota State issued ID or Minnesota Driver's License. This is in keeping with the State of Minnesota's requirements. Valid Passports will be accepted for Identification purposes if the applicant has been residing in the US for less than 90 days.
- All information provided during the application process will be verified by our processing company, Rental History Reports, Inc. RHR is a third-party screening company and can be reached 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 current 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 nine months' verified employment income history. All applicants will be required to verify their income via recurring bank deposits or their payroll provider. Self-employed applicants must provide last year's tax records and the most recent month's banking statements. 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 (or guarantor for Minneapolis applicants), provided all other criteria are met. Recent college graduates without employment history may be approved with student status verification.

### Housing History:

- A two-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 violations 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. Minneapolis applicants with an Unlawful Detainer or Eviction judgement within the past three years will be grounds for denial.



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**Credit History:**

- A credit score of a minimum of 575 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 over \$650.00 will be grounds for denial. Applicants must not have bankruptcies or repossessions within the two years. Applicants without a credit history will only be considered if a twelve-month banking history is present.
- Any open collections or judgments for past due housing is grounds for denial.
- Minneapolis applicants must not have bankruptcies or repossessions within the past three years. Any current delinquencies and/or judgements totaling more than \$650.00 will be grounds for denial.

**Criminal/Public Record History:**

- A criminal background check will be performed on all applicants.
- Applicants who appear on the Dru Sjodin Sex Offender Registry or the OFAC Global Terrorist Watch List will be disqualified.
- Open criminal cases will disqualify an applicant until a final resolution is determined.
- Applicants with three or more criminal convictions in the past 2 years, regardless of type or level will be disqualified.
- Felony convictions will be grounds for application 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 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).



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**Guarantor Requirements:**

- The guarantor must provide proof of a monthly gross 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.

**Screening Criteria for the City of Minneapolis, Minnesota**

The following guidelines used by Christopherson Properties and its agent, Rental History Reports, Inc, are compliant with the ordinance set forth by the City of Minneapolis regarding the screening of prospective renters for criminal history. If you have specific follow-up questions regarding the criteria, please contact our 3<sup>rd</sup> party screening company, Rental History Reports, Inc at: 888-389-4023.

**Criminal history:** The Minneapolis city ordinance does not allow an owner/manager to screen out an applicant for the following reasons:

- Any conviction for misdemeanor offenses for which the dates of sentencing are older than three (3) years
- Any criminal conviction for felony offenses for which the dates of sentencing are older than seven (7) years
- Any criminal conviction for the following felony offenses for which the dates of sentencing are older than ten (10) years:
  - First-degree assault
  - First, second, third degree murder
  - Aggravated robbery
  - First-degree manslaughter
  - First-degree arson
  - Kidnapping
  - First-degree criminal sexual conduct

**Exceptions:** A property owner may still screen out 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. (21 U.S.C. 802)

Offenses that require denial in federally assisted housing 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.