



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

Rental Qualifications Quick Reference Sheet – Minnesota

Considering Renting from Christopherson Properties? *Some important things you should know before you submit an application.*

Application:

- There is a non-refundable application fee of \$40 per adult payable by check, certified funds or credit card. We do not accept cash. All applicants must be at least 18 yrs. of age or provide proof of emancipation. You will be required to pay a holding fee if you wish for us to hold the apartment for you while your application is in process. We use a third party screening company* for credit scores, criminal reports, forcible entry and detainers, evictions, rental references and income verifications used to determine application approval or denial and deposit amount.
- The application must be signed and filled out completely. The application will ask for information including: your full legal name, address, phone and email information, current and previous residence history including rent amounts, reason for leaving, dates and contact information for verification purposes, your date of birth, social security number, driver's license information, occupants, vehicle information, emergency contacts, employment and financial information, criminal history, forcible entry and detainer and/or eviction history and pet information.
- All applicants must be U.S. citizens with a valid Social Security Card (not for "work purposes only") OR provide documentation to prove legal U.S. residency.

Rental Deposits Start At: Efficiency \$300.00; 1 Bedroom \$400.00; 2 Bedroom \$500.00; 3 Bedroom \$600.00

Income, Credit Scores and Rental History:

- Monthly income less than 2.5 times the rent amount will require an approved Co-signer, provided all other criteria is met.
- Provided all other criteria is met, a deposit equal to one month of rent or an approved Co-signer will be required:
 - For credit scores of 500 – 549, with one year of positive rental history.
 - For credit scores of 600+, with no rental history.
- Full-time students who have no rental history and/or no credit and/or insufficient income, will require an approved Co-signer, provided all other criteria is met.
- Unpaid debts with any utility company must be paid in full or the application will be denied.
- A bankruptcy that has not been discharged, or a foreclosure on your record, will result in a required deposit equal to two months of rent, in addition to all other criteria being met.
- A forcible entry and detainer, eviction, and/or negative rental reference from within the past five years, or money owed to a landlord will result in a denied application.
- A criminal background and credit check is completed by a third party screening company* for all individuals 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 your application is not approved, you will receive a letter in the mail from the *third party screening company regarding your application.

Occupancy Standards: Efficiency up to 2 people; 1 Bedroom up to 2 people; 2 Bedroom up to 4 people; 3 Bedroom up to 5 people

Pets: There is a \$200 non-refundable pet fee per cat, and monthly pet rent of \$15 per cat. Please contact the rental office for full guidelines and restrictions regarding pets.

Christopherson Properties complies with all federal, state, and local Fair Housing Laws.

*MCC Group 10125 Crosstown Circle Ste 100, Eden Prairie, MN 55344 Ph. (952) 941-0552, 800-328-6205 Fax (952) 942-0582

Town Terrace: 9904 Excelsior Blvd, Hopkins, MN 55343 952.933.3623 Fax: 952.933.2888
Lyndale Garden Rental Office: 6315 Lyndale Avenue S., Richfield, MN 55423 612.866.8652 Fax: 612.869.8093
Corporate Office: 607 2nd Street South, Hopkins, MN 55343 952.473.5750 Fax: 952.915.4510



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General Screening Criteria

If you are applying for a property in the City of Minneapolis, please see the Screening Criteria for Minneapolis.

Qualifications and Deposit Schedule for Christopherson Properties

Applications may be approved with certain conditions that could result in a higher deposit and/or an approved co-signer, provided all other criteria has been met.

Level 1: Standard Deposit based upon unit size

- Efficiency: \$300
- 1 Bedroom: \$400
- 2 Bedroom: \$500
- 3 Bedroom: \$600
- Credit Score 550 or above
- Gross Income at least 2.5 times the amount of the monthly rent (combined if more than 1 applicant)
- Criminal history meets criteria
- Rental history at least 1 year of verifiable, positive rental history
- No evictions or Unlawful Detainers in the past 5 years
- No owing a landlord or utility company any money

Level 2: One Month of Rent as Deposit OR an Approved Co-signer

Provided all other criteria has been met

- Credit scores of 500-549, with at least one year of verifiable positive rental history
- For credit scores of 600+, with no rental history

Level 3: One Month of Rent as Deposit AND an Approved Co-signer

Provided all other criteria has been met

Applicants with a monthly income less than 2.5 times the rent amount

Co-Signer Requirements:

- The Co-signer must provide proof of a monthly gross income of at least 4 times the monthly rental amount
- The Co-signer must have a credit score of at least 650
- The Co-signer is required to sign the rental agreement. They are responsible to ensure that all terms, conditions, and addendums of the rental agreement are adhered to
- Co-signer responsibility is not limited to charges incurred by any one individual

Basic Criminal Criteria:

- Misdemeanors 1 year at a minimum
- Gross Misdemeanors 5 years at a minimum
- No Felonies

If you have specific questions call MCC at 952-941-0552

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Screening Criteria – City of Minneapolis

If you are applying for a property NOT in the City of Minneapolis, please see the General Screening Criteria

Qualifications and Deposit Schedule for Christopherson Properties

Applications may be approved with certain conditions that could result in a higher deposit and/or an Approved Co-Signer, provided all other criteria has been met.

Level 1: Standard Deposit based upon unit size

- Efficiency: \$300
- 1 Bedroom: \$400
- 2 Bedroom: \$500
- 3 Bedroom: \$600
- Gross Income at least 2.5 times the amount of the monthly rent (combined if more than 1 applicant)
- Criminal History meets criteria (See Addendum to Screening Criteria- City of Minneapolis)
- Positive Rental History, if there is history
- Positive Credit History

Level 2: One Month of Rent as Deposit OR an Approved Co-signer

Provided all other criteria has been met

- Unpaid collections or delinquent accounts over 30 days, with 1 year of positive rental history within the last 3 years
- 1 year of established positive payment history, with no rental history

Level 3: One Month of Rent as Deposit AND an Approved Co-signer

Provided all other criteria has been met

- Applicants with a gross combined monthly income less than 2.5 times the rent amount will require 1 month of rent as a deposit and an approved Co-Signer
- Applicants with no established credit or rental history will be required to pay a deposit equal to 1 month of rent and provide an Approved Co-Signer

Co-Signer Requirements:

- The Co-Signer must provide proof of a monthly gross income of at least 4 times the monthly rental amount.
- The Co-Signer must have a credit score of at least 650
- The Co-Signer is required to sign the rental agreement. They are responsible to ensure that all terms, conditions and addendums of the rental agreement are adhered to
- The Co-Signer responsibility is not limited to charges incurred by any one individual



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Addendum To Screening Criteria City of Minneapolis, Minnesota

The following guidelines used by Christopherson Properties and its agent MCC Group Inc, are compliant with the ordinance set forth by the City of Minneapolis regarding the screening of prospective renters for criminal history. *Please review this before submitting an application.*

If you have specific follow up questions regarding the criteria, please contact our 3rd party screening company, MCC Group, Inc. at 952-941-0552.

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 for the following reasons:

- 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 when any member of the household is subject to a lifetime sex offender registration requirement under a state sex offender registration program