

Residential Acceptance Policy



We are an equal opportunity housing provider. We fully comply with the federal Fair Housing Act. We do not discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin. We also comply with all state and local fair housing laws.

Screening Criteria

Application Fee. A \$45 application fee is required for each application. A co-signer fee of \$20 (if applicable) may be required. These fees are non-refundable.

A complete application: one for each adult (18 year of age or older). If a line is not filled in or the omission explained satisfactorily, we will return it to you.

Poor credit/No credit. If your credit score is below 700 you will need a qualified co-signer. If you have no credit you will need a qualified co-signer. Co-signers are not allowed on all properties.

Credit history: Your credit record must currently be satisfactory. If credit history is not satisfactory or cannot be verified, you may be denied approval..

Check writing history: We will obtain a check writing history report. If you have a history of writing NSF checks you may be denied approval.

A rental history from verifiable unbiased sources: Family rental references are not considered unbiased. If you are related by blood or marriage to your previous landlords we will require: a qualified co-signer on your rental agreement (qualified co-signers must meet all applicant screening criteria)

It is your responsibility to provide us with the information necessary to contact your past landlords. We reserve the right to deny your application if, after making a good faith effort, we are unable to verify your rental history. If you owned – rather than rented – your previous home, you will need to furnish mortgage company references.

Sufficient income/resources: Your rent must not exceed 1/3 of your monthly income, before taxes. If your income does not meet these guidelines you will be required to have a qualified co-signer or provide proof that you have the ability to pay for the entire term of the lease (i.e. trust fund, social security, retirement fund, etc.)

We must be able to verify independently the amount and stability of your income. (For example: through pay stubs, employer/source contact, or tax records. If self-employed: business license, tax records, bank records, or a list of client references.)

Two pieces of identification must be shown. We require a photo I.D (a driver's license or other government issued photo identification card) and a second piece of I.D. Present with the completed application.

False information is grounds for denial. You will be denied rental if you misrepresent any information on the application. If misrepresentations are found after a rental agreement is signed, your rental agreement will be terminated.

Criminal convictions for certain types of crimes will result in denial of your application. We take criminal history seriously. You will be denied approval if, in the last 7 years, you have had a

conviction for any type of crime that would be considered a serious threat to real property or to the other residents' peaceful enjoyment of the premises, including the manufacture or distribution of controlled substances. You will be required to sign a "Crime-Free Lease Addendum" if your application is approved.

Certain court judgments against you may result in denial of application. If, in the last 7 years, you have been through a court ordered eviction, or had any judgment against you for financial delinquency, your application will be denied. This restriction may be waived if there is no more than one instance, the circumstances can be justified and you provide a qualified co-signer on your rental agreement.

Applications are processed on a first come first serve basis. It is our policy to rent to the first qualified applicant(s) who submits a completed rental application. Rental units become available when they are ready to rent. We update our list of available rentals regularly. A unit that was unavailable in the morning may become available later that same day. We reserve the right to change availability dates at our discretion and without warning.

By signing this form, I am acknowledging that I have read and understand the above "Residential Acceptance Policy". I also understand that for any of the reasons listed above, I can be denied approval for a rental unit. I understand that if denied, I may request in writing the opportunity to clarify my situation and Kincaid Rentals does not guarantee that any clarification I make regarding my situation will alter their decision.

My signature is also granting Kincaid Rentals and its agents the authorization to verify the information listed on my rental application. I understand that credit, criminal and check writing reports will be requested. I also understand that my bank, employer and previous landlords will be contacted.

You are advised that Kincaid Rentals is an agent of the owner.

Tenant Signature _____

Date _____

Tenant Signature _____

Date _____

Tenant Signature _____

Date _____

Tenant Signature _____

Date _____