



Rental Criteria

OVERVIEW

Upon receipt of a completed application, the contents of the application are compared to the screening criteria, and the Application is either approved or denied in compliance with all local, state and federal laws. Kentuckiana Rentals is a fair housing provider. Applicants are welcome to proactively provide supplemental evidence to mitigate potentially negative screening results. Applicants have 30 days to appeal denied applications, during which time they may correct, refute, or explain negative information forming the basis for the denial. If your application is approved, there may not be a current home available, but you are given first opportunity at any rental availability, even ones you did not specifically apply for. Your application is valid for 3 months and you will not need to re-apply or pay screening fees during this period. Applicants under these circumstances will be required to certify in writing that nothing has materially changed from those described in your approved application. If conditions have materially changed, Company may use those changes as the basis for a denial.

GENERAL STATEMENTS

1. Any of the following items, or combination thereof, will be accepted to verify the name, date of birth and photo of the applicant:
 1. Social Security Card (SSN)
 2. Valid Permanent Resident Alien Registration Receipt Card
 3. Immigrant Visa
 4. Individual Tax payer Identification Number (TIN)
 5. Non-immigrant Visa
 6. Any government-issued identification regardless of expiration date; or
 7. Any non-governmental identification or combination of identifications that would permit a reasonable verification of identity.
2. Each household member over 18 will be required to qualify individually. There is a \$35 screening fee per household adult.
3. Inaccurate, incomplete or falsified information will be grounds for denial of the application.
4. Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, termination shall result.
5. Any individual whose tenancy may constitute a direct threat to the health and safety of an individual, the premises, or the property of others, will be denied tenancy.

INCOME CRITERIA

1. Monthly net income (net means after all taxes, deductions and garnishments) must be equal to 2 times the stated rent, unless applicant has Section 8 or other form of voucher assistance.) Example: \$1100 rent price requires \$2200 Net Monthly Income.
2. Twelve months of verifiable employment will be required if you do not have Section 8. Unemployment income cannot be considered as income.
3. Applicants using self-employment income will be required to submit previous year's tax returns, if no form of rental assistance exists.

RENTAL HISTORY

1. Twelve months of verifiable contractual rent history from an unrelated, third party landlord, or home ownership, is required. Less than twelve months verifiable rental history will require an additional security deposit of one and a half times the normal security deposit. Example: If the normal security deposit is \$700, one and a half times that would be $\$700 * 1.5 = \1050
2. No lease violations against you that were not corrected upon notification.

EVICTION HISTORY CRITERIA

No evictions filed against you within the last two (2) years from date of application.

CRIMINAL HISTORY

Applicant, or any occupant over 18 whom will be on the lease, may not have a "Conviction" for the past 5 years (which means charges pending or decided as of the date of the application, a conviction, a guilty plea, or no contest plea), for any of the following: Drug-related crime; person crime, sex offense, financial fraud, identity theft, forgery, theft of any amount, property crimes, criminal mischief, child abuse, or animal abuse. Any other crime that would adversely affect landlord's property or a tenant or the health, safety or right of peaceful enjoyment of the neighbors, the landlord or landlord's workers may be cause for denial.

A conviction for any of the following at any time in the past, shall be grounds for denial of the Rental Application.

1. Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.

Applicant may provide one of the following to be considered as part of the review process:

1. Letter from parole or probation office;
2. Letter from caseworker, therapist, counselor, etc.
3. Certifications of treatments/rehab programs
4. Letter from employer
5. Certification of trainings completed
6. Statement of the applicant

Company will:

1. Consider relevant individualized evidence of mitigating factors, which may include: the facts or circumstances surrounding the criminal conduct; the age of the convicted person at the time of the conduct; time since the criminal conduct; time since release from incarceration or completion of parole; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct; and evidence of rehabilitation efforts. Company may request additional information and may consider whether there have been multiple Convictions as part of this process.
2. Notify applicant of the results within a reasonable time after receipt of all required information.

Kentuckiana Rentals does not discriminate based on: race, color, religion, marital status, national origin, sex, sexual orientation, familial status, disability or source of income. We comply with all Federal, State and local laws concerning Fair Housing.

