



## BGP Tenant Screening Criteria

### Application Process

- We offer an application form to everyone.
- We review completed applications in the order in which we receive them.
- We may require up to five (5) business days to verify information on an application.

## Screening Guidelines

### Occupancy Guidelines

- Occupancy is based on the number of bedrooms in a unit and local and federal guidelines for occupancy. A bedroom is defined as a space within the premises that is used primarily for sleeping, with at least one window and a closet space for clothing.
- Two persons are allowed per bedroom plus an additional 1 person for the entire apartment home.
- Children under 18 months old are not counted in the occupancy count. The child will be counted at renewal of the lease following the child exceeding 18 months of age. This will result in the household being required to move to a larger apartment if they exceed occupancy guidelines.

### Disabled Accessibility

Big Guy Properties allows existing premises to be modified at the expense of the applicant if the applicant agrees to restore the premises at their own expense to the pre-modified condition and/or applicants to relinquish all claim to any/all modifications. We require:

- Reasonable Modification paperwork to be completed by applicant and a health care provider.
- Landlord approval of Reasonable Modification request.
- Written proposal detailing the extent of the work to be done.
- Landlord involvement with the contractor who will be performing the work to ensure insurance and permit requirements are met (if applicable).

### Complete Application

- Each applicant over the age of 18 must submit an individual application and remit the nonrefundable \$35 application fee.
- Applications must be signed and dated. We will not review incomplete applications.
- Applicants must show government-issued identification including a photograph.
- We will accept the first qualified applicant(s) in the order received, and then only if applications are fully complete.

### Credit History

- We will review a current credit report for each resident.



- Negative credit reports may result in denial of application. Negative reports include, but are not limited to late payments, collections, judgments, total debt load, and bankruptcy.
- Bankruptcies within 2 years from application date will result in denial.

#### **Prior Rental History**

- Favorable rental history of 2 years must be verifiable from unbiased and unrelated sources.
- No evictions within the last 48 months, unless COVID related with positive landlord reference for leaving unit in good condition. We do not consider evictions, which took place 49 months or more ago, nor do we consider evictions, which resulted in a dismissal or a general judgment for the applicant. Co-Signers are not tenants and do not have access to the unit but are equally and wholly responsible for rent, deposit, and any damages. Co-signers must sign any renewal after lease term ends or applicant must reapply for the unit if removing Co-Signers.
- Applicants must provide the information necessary to contact past landlords.
- Lack of positive rental history, collection accounts, or other negative credit may result in a double deposit with a minimum of \$1000.00.

#### **Income/Resources**

- Household income shall be at least 3 times the rent (excluding utilities).
- Guarantor/Co-signer applicants must have an income that exceeds 3 times the rent and mortgage/rent they are committing to pay.
- Income must be verifiable through pay stubs or employer contact; award letters for Social Security, alimony, child support, welfare, utility or housing assistance; current tax records; or bank statements.
- Employment history of less than 1 year of consecutive employment will result in a required Guarantor/Co-Signer, and/or double security deposit, and/or subsidy assistance.

#### **Criminal History**

- Criminal convictions or pending charges which may result in an application denial include, but are not limited to felonies, drug-related crimes, person crimes, sex offenses, any crimes involving financial fraud (including identity theft or forgery), or any other crime that would adversely affect the health, safety or right of peaceful enjoyment of the premises of the residents, owner/agent.

#### **Explanations/Exceptions**

- All applicants may submit a written explanation with their application if there are extenuating circumstances, which require additional consideration.
- If, after making a good faith effort, we are unable to verify information on your application, or if you fail to pass any of the screening criteria, the application process will be terminated.
- Exceptions may be made for applicants with increased deposits or qualified co-signers at the sole discretion of the Owner/Agent.
- Applicants may be rejected based on the demeanor in which they treat the Owner/Agent or other parties present and for abandonment of the process (not returning calls, messages, etc.)

**FALSIFICATION OR MISREPRESENTATION OF ANY PART OF THE APPLICATION WILL BE GROUNDS FOR DENIAL.**