



# Application Policy & Screening Criteria

Before you apply for the home, read the following information carefully concerning the application process.

If you have any questions, contact our office during business hours Monday to Friday 8am to 5pm CST.

## Here's what you need to know before you apply...

1. All houses, apartments, and townhomes are NO SMOKING OR VAPING
2. Property/apartment amenities, condition, and cleanliness as seen during your viewing should be how the applicant can expect to receive the home.
3. All occupants, 18 years of age and older, who will be at the property, part-time or full-time, must submit a separate application.
  - a. The application fee is \$40 per application (per person 18 or older).
  - b. Application fees are non-refundable
  - c. Applications can be transferred to other Springfield Real Estate Properties
  - d. Applications are good for 60 days from the date submitted
4. We require 2 business days between the time you sign the lease and the time you move in. This allows us to prepare the home (remove signage, touch up cleaning, rekey locks, etc.) and complete documentation. This also allows you time to switch utilities & mailing address, gather first month's rent, as well as prepare for the move.
5. Happy Clause: If at any time during the application process, we feel either you or us will be unhappy renting together, we reserve the right to cancel the application and return your application fee(s).
6. All residents are enrolled in the required Resident Benefits Package (RBP) which is included in the advertised rental rate. For a list of current benefits, visit <https://www.springfieldproperty.management/resident-benefits>
7. Any rental amounts quoted for a studio or one (1) bedroom unit are based on maximum two (2) person occupancy, rent amounts quoted for two (2) bedroom units are based on maximum three (3) person occupancy, rent amounts quoted on three (3) bedroom units are based on maximum (4) person occupancy and rent amounts quoted on four (4) bedroom units are based on maximum six (6) person occupancy. Any occupancy beyond these limits is subject to an additional \$100.00 per person, per month charge.
8. First month's rent is required to be paid in full prior to moving in. Prorated rent will be applied to the second month of rent.
9. If the Application on any one applicant is denied, then all Applications submitted with or related to the denied Application will on that basis, will also be denied.



## If you have Housing Assistance, you also need to know...

1. Request for Tenancy Approval packets are completed after the application is approved.
  - a. It is your responsibility to follow up with the Housing Authority.
  - b. We will send you the Request for Tenancy Approval packet once your application is approved
2. We cannot hold the home until Housing Assistance has approved the RFTA and passed the inspection on the home.
3. The Housing Authority must approve the full rent amount requested - no discounts.

## Processing Applications

- All applications are processed as they are received.
- All efforts will be made to process all applications as quickly as possible.
- Processing only takes place during normal business hours Monday thru Friday 8am to 5pm, excluding holidays.



**Processing times can range significantly.** Reasons for delays can include:

1. Waiting on screening reports for applicants with common first & last names
2. Waiting on additional information from the applicant
3. Waiting for co-applicant's completed applications
4. Waiting on landlord references
5. Waiting on assistance agencies (Section 8 / Springfield Housing - for example)
6. Waiting on Pet Screening completion



**Get you application processed the FASTEST by emailing the following Items**

1. Copy of current utility bill(s)
2. Copy of current lease
3. Copy of rent statement/ledger
4. Copy of most recent annual inspection

### Things that will put your application on HOLD

1. Open/unresolved criminal/major traffic cases
  2. Open/unresolved eviction cases
- Applications are approved or denied as soon the processing is complete.
  - If multiple applicants are approved, the first approved applicant who pays the security deposit has 24 hrs to sign the lease.



- Once the deposit is received and the lease is signed, that applicant has secured the home or apartment.
- The other approved applicant(s) can transfer the application to another home or apartment.

**Only happy and responsible residents should apply**

## Approval Criteria

Management does not deny, reject, or approve any applications on the basis of race, color, religion, national origin, sex, ancestry, age, marital status, physical or mental handicap, familial status, source of income, or any other protected class as identified in the Illinois Human Rights Act or federal law.

Management may deny or reject any applications for violation or non-compliance with any of the Application and Residency Policies

### APPROVAL IS BASED ON SIX (6) FACTORS

1.  Identification Verification
2.  Credit History & Verification
3.  Rental/Residency History & Verification
4.  Income History & Verification
5.  Criminal/Traffic Background & Terrorist Database Search
6.  Pet Criteria (Pet Profile or No-Pet Profile)

### AUTOMATIC DISQUALIFICATIONS

Any of the following will be grounds for automatic application denial

1. Registered on any State or Federal Sex offender registry
2. Registered on any State or Federal Violence against Children registry
3. Any Evictions in the last 36 months
4. Credit Score below 560
5. False landlord name(s), landlord contact information, or your current/previous address(es).
6. Fake pay stubs/proof of income.

### IDENTIFICATION VERIFICATION:

1. You must have a state issued or other government issued photo i.d. to submit
2. Your photo i.d. cannot be expired.



**CREDIT CHECK:**

- Credit score(s) will be determined by averaging all credit scores together.
- Applicants with no credit score will be considered 600.

Credit Score	Decision
620 or higher	Approve
590 to 619	Conditionally Approve <ul style="list-style-type: none"> <li>• Must pay \$30 / month credit contingency fee</li> </ul>
560 to 589	Conditionally Approve <ul style="list-style-type: none"> <li>• Must pay \$60 / month credit contingency fee</li> <li>• Must have rental assistance or co-signer</li> <li>• Must pay extra 1 month security deposit</li> </ul>
559 or below	Deny

Additionally, applicants must

- Have no collections submitted to the Credit Bureau within the last 12 months of any applicant, excluding medical debt or student loans
- Have no utility or trash service collections or delinquencies reported for accounts in the last 3 years for any applicant.
- Be able to establish utility service in the name of the applicant(s) - cannot be set up in anyone else's names

**RENTAL / RESIDENCY HISTORY:**

Verifiable rental, ownership, or mortgage history which includes a positive record of on-time payments, lease/mortgage fulfillment, as well as no violations or damages as follows:

- Ideal applicant(s) will have no evictions in the last 3 years and no more than 1 eviction ever.
- No evictions in progress. Evictions in progress must be settled before an application can be finished being processed.
- Any applicant must not have more than 3 residences in the last 5 years, with exception to verifiable job or school transfers.
- Any applicant must not owe current or previous landlord/financial institution/property manager any money.
- No more than 2 NSF rent payments in the last 12 months
- No more than 3 late rent payments in last 12 months
- No 5-day notices for non-payment served in the last 6 months and no more than 1 served in the last 12 months



- No 10-day notices for other lease violations served in the last 12 months
- Positive Landlord Reference
  - No reports of verbal abuse
  - No reports of threatening behavior
- Must provide accurate landlord name and contact info. False landlord names or contact information is grounds for denial

 **INCOME REQUIREMENTS:**

Proof of Income and Proof of Funds must be supplied for each applicant with income:

- Sum of all applicant(s) income source(s) based on their net (take home) income must be:
  - greater than 2 times the gross rent for units including all utilities
  - 2.5 times the gross rent for units including all utilities except electricity
  - 3 times the gross rent (including pet or other fees) amount for all other units.
- Proof of Income
  - Must provide 2 months proof of income
  - Proof can be paystubs, award letter, bank statement, disability letter, social security letter.
  - Proof must include applicant’s name, dates or date range, and the name of the source (employer, social security dept, etc.)
- Proof of Funds
  - Proof of funds includes 2 months of bank statements or transaction history
  - Must have first month’s rent and security deposit (equal to 2 months of rent) in savings or checking account.

 **CRIMINAL/TRAFFIC BACKGROUND CHECK:**

Any criminal or traffic charges not listed are not considered for this application.

Below are the limits for each category of criminal conviction or traffic violation:

Category	Limits
Register Sex Offenders	Not Allowed
Violence against children conviction	Not Allowed
Bodily harm - misdemeanor conviction	None in last 3 years
Bodily harm - felony convictions	None in last 7 years
Property Damage - misdemeanor conviction	None in last 3 years



Property Damage - felony conviction	None in last 7 years
Manufacturing a controlled substance - misdemeanor conviction	None in last 3 years
Manufacturing a controlled substance - felony conviction	None in last 7 years
Distribution of a controlled substance - misdemeanor conviction	None in last 3 years
Distribution of a controlled substance - felony conviction	None in last 7 years
Orders of Protection against the applicant	None in last 3 years
Multiple Orders of Protection against the applicant	No more than 2 in any 5 years
Driving on a Suspended License	None in last 3 years
Other Major Traffic Violations	No more than 2 in last 5 years
Active criminal/traffic/eviction court cases for anything listed above	Application on Hold

 **PETS / ANIMAL SCREENING:**

An animal screening is required if animals are to be considered.

ALL applicants, whether the applicant has animals or not, must create a pet profile at [www.rentingspringfield.petscreening.com](http://www.rentingspringfield.petscreening.com)

- Pet Screening does charge a non-refundable \$25 to \$30 for each pet or animal.
- Pet Screening is FREE for "No Pets", service animals, & emotional support animals.
- Pet Screening will provide Management with a 'Pet Score' ranking from 1 Paw (low) up to 5 Paws. Each animal will have a monthly animal fee based on the 'Paw Score'.
  - 5 Paws will require \$25 per month
  - 4 Paws will require \$35 per month
  - 3 Paws will require \$50 per month
  - 2 Paws will require \$75 per month
  - 1 Paw will require \$100 per month