



## Rental Application Policy

In order to best serve you, we feel it is important that you understand our application policies and procedures.

Each adult over the age of 18 years needs to submit an application. The Application Fee is \$50 per application. You are not charged the application fee unless your application is reviewed, but once it is charged, it is non-refundable.

Before you apply for the home, read the following information carefully concerning the approval process. If you have any questions, please email them to [rentals@peoplefirstrealestate.com](mailto:rentals@peoplefirstrealestate.com).

People First Real Estate LLC fully complies with the Fair Housing Law. We do not discriminate against persons because of race, color, religion, sex, handicap, familial status, national origin or age. We also comply with all state and local fairhousing laws. Approval is based on seven factors:

1. Identification Verification
2. Credit History & Verification
3. Rental History & Verification
4. Income History & Verification
5. Employment History & Verification (if applicable)
6. Criminal Background (Addendum Attached)
7. Pet Criteria (Addendum Attached) Petscreening.com Pet Profile

Please read this document carefully before submitting your application. It is our policy that applications must be complete, and all fees paid prior to review for consideration. If an application is submitted without the required documentation or information, it will not be reviewed. All completed applications are processed on a first come, first serve basis.

### Required Supportive Documentation:

1. Valid Driver's License or other Photo ID for each Residential Lease Application submitted
2. Verifiable Proof of Income
  - Min. 2 months of paystubs or 6 months of bank statements if self-employed/1099
3. Completed Pet Screening Profile at [PeopleFirst.PetScreening.com](http://PeopleFirst.PetScreening.com) whether pets will be on the property or not



## General Rental Criteria

### Rental History

No Forcible Entry & Detainers (Evictions) unless you have a verifiable documentation of landlord irresponsibility. However, an FE&D due to property damage by the resident will not be accepted under any circumstance. No history of any damage to the residence, or an outstanding balance due to a previous landlord. If you have no prior rental history because you previously owned your own home, good mortgage payment history reflected in your credit report will fulfill this requirement. If you have no rental history, you may be conditionally approved with an increased security deposit.

### Verifiable NET (bring home) Income:

Net income is the amount of income you receive after taxes and other deductions. Minimum of (2) two times the rent charged on the residence is required. Section 8 vouchers and certificates may be accepted if the Landlord has agreed to participate in the housing program. The resident must meet the same criteria as those seeking non-subsidized housing.

**Criminal Background Check:** Residency may be denied due to criminal convictions. See criteria below.

### Disqualification From Residency For Life

- First or Second-Degree Murder
- First thru Third-Degree Assault
- Kidnapping
- First thru Fourth-Degree Criminal Sexual Conduct
- Arson
- Harassment and Stalking
- An Attempt to Commit one of the above crimes

### Disqualification From Residency For 10 Years After the Completion of Sentence

- Third Degree Murder
- Second Degree Manslaughter
- Criminal Vehicular Homicide or Injury
- Simple or Aggravated Robbery
- Any Felony Drug or Narcotics Convictions
- False Imprisonment
- Carrying a weapon without a permit or any other weapons charge
- Felony Theft, Forgery, Burglary, or Controlled Substance
- Terrorist Threats
- An Attempt to commit one of the above crimes

### Disqualification From Residency For 5 Years After Completion of Sentence

- Non-Felony Violation of Harassment and/or Stalking
- Fourth Degree Assault
- Misdemeanor Drug or Narcotics Convictions are reviewed and considered on a case-by-case basis
- An Attempt to commit one of the above crimes

**Credit History:**

Credit history must show that the resident has paid bills on time and does not have a recent history of debt write-offs or accounts that have gone into collection. Residency may be denied due to poor credit history. Contingent on your credit score, an additional Security Deposit will be required. See below:

Credit Score below 500 will be declined

Credit Score 500-549: 2.0 times Security Deposit

Credit Score 550-599: 1.5 times Security Deposit

Credit Score 600 or above: Standard Security Deposit

Co-signers are accepted if the occupying applicant does not meet the credit score guidelines above. Qualified co-signer's Credit Score must have a minimum of 700 or higher and income must be sufficient to pay their own housing expenses plus the rent for the occupying applicant.

**Upon Approval:**

The applicant(s) will be notified by phone, email or both. Once your application has been approved, you will have 48 hours to submit the required Security Deposit & Pet Deposit (if applicable) to secure the property. Once the Security Deposit & Pet Deposit (if applicable) have been received, you will have 48 hours to sign the lease once it has been sent to take the property off the market. If the funds are not received and/or the lease is not signed within the allotted time People First Real Estate reserves the right to process the next application received or consider any other approved applications.

**Property Condition:** Applicant is strongly encouraged to view the Property prior to signing any lease. Landlord makes no express or implied warranties as to the Property's condition. Should Applicant and Landlord enter into a lease, Applicant can request repairs or treatments as outlined in the terms of the lease. A one-time fee of \$100 will be added to the first month's rent for a move-in condition report. A third-party will document the condition of the property in detail, and the report is shared with all lease holders for review. Any concerns or questions must be addressed within 3 days of receiving the report. After that, the report is considered finalized and put on file to be used at move-out for condition assessment.

**Sight Unseen Addendum:** If any leaseholders have not physically seen the property prior to a lease being signed, a "Sight Unseen Addendum" will be required to be signed by all leaseholders.

**People First Real Estate is an Equal Opportunity Housing Company and our staff members adhere to a strict Code of Ethics, and to the Federal Fair Housing Law.**



## Pet Policy

Most of our properties allow almost pets. We understand that a pet plays a significant part in many people's lives, so we strive to allow most animals in most of our rental properties, but ultimately it is up to the Landlord and the Landlord's homeowner's insurance policy. Please make sure to ask if the property that has caught your eye accepts pets. Pet Screening Profiles are required for all animals looking to be accepted in one of our properties. Pet Screenings can be completed by going to: [peoplefirst.petscreening.com](http://peoplefirst.petscreening.com)

The only general restriction we have is that your animal must be one year of age or older. We are willing to work with some puppies and kittens, depending on age and training and the general application information of their owners; however, this is handled on a case-by-case basis. If you have several pets, please call to make sure that the property you're interested in accepts more than 2 pets. Regardless of prior consent, People First Real Estate reserves the right to have any pet removed from the property if it is determined that the pet poses a threat to the safety or condition of the property or any people in the property or the community.

A refundable \$300 pet deposit is required for EACH approved non-caged pet. A refundable \$100 pet deposit is required for caged pets. No fish tanks larger than 15 gallons without proof of water damage coverage in renter's insurance policy

**Dog breeds considered "aggressive breeds" may NOT be accepted by Landlord's homeowner's insurance policy and require prior approval.**

Pit Bull Terriers, Staffordshire Terriers, Rottweilers, German Shepherds, Presa Canarios, Chows Chows, Doberman Pinschers, Akitas, Wolf-hybrids, Mastiffs, Cane Corsos, Great Danes, Alaskan Malamutes, Siberian Huskies, and any mix with these breeds.



## Resident Liability Insurance

As a condition of our lease, and during its duration, we require all residents to carry liability insurance (minimum \$100,000 coverage) for damages caused to the property resulting from the resident's action or inaction. To satisfy this lease minimum insurance requirement, you have two options:

**Option 1: Do nothing and you will be enrolled in our Resident Liability Insurance Program:** This is an **easy, convenient, and low-cost** way to meet your lease requirement but does NOT cover your personal belongings. You pay the monthly premium together with rent. (See Complete details below).  
**Cost \$12.95/month**

**Option 2: Purchase Renters Insurance from the insurance company of your choice (such as your car insurance provider) and provide proof of coverage**

Having renters insurance will meet your lease requirement and also provide protection for your personal belongings from theft or damage.

**Cost: Varies based on your insurance provider and the policy you select**

### Resident Liability Insurance Program Details

Policy Coverage: \$100,000 Legal Liability for damage to property

The coverage provided by our resident liability program meets the minimum insurance requirements of your lease. The policy covers only your legal liability for damage to the property (covered losses include fire, smoke, explosion, water damage or backup or overflow of sewer, drain or sump) up to \$100,000. The policy is not personal liability insurance or renters insurance. The policy does not cover any of your personal belongings, additional living expenses, or liability arising out of bodily injury or property damage to any third party. If you are interested in this additional coverage(s), you should contact a licensed insurance agent or insurance company of your choice.

**Policy Details:** Report all claims, in writing, to your Property Manager

Please Note: You are under no obligation to participate in our resident liability insurance program. You may satisfy the lease minimum insurance requirement by obtaining and maintaining (during the duration of the lease) a personal renters insurance or liability insurance policy from an insurance agent or insurance company of your choice and providing proof of coverage (adding People First Real Estate as an additional interest on the policy and providing us a copy of the declarations page)