Rental Qualification Criteria

From the Chimi Rental playbook (chimirental.com/playbook). This is a starting point that we use for our own rentals, shared as-is and without warranty. It is not legal advice. Adapt it to your state, city and situation, and have a local attorney review anything that affects someone's tenancy or money.

[Company name]: Rental Qualification Criteria Effective [date]

We apply these criteria to every applicant, in the same way, for every home. We do not discriminate on the basis of race, color, religion, sex, national origin, familial status or disability, or any other characteristic protected by federal, state or local law.

Who must apply

Every person 18 or older who will live in the home submits an application and pays the non-refundable screening fee of $[35] per adult. The fee covers the cost of the credit and background check.

Documents

- Government-issued photo ID
- Proof of income: the three most recent pay stubs, or an offer letter, benefits or award letter, or the last two years of tax returns if self-employed
- The three most recent months of bank statements
- Rental history for the last [2–3] years, with landlord contact information

Applicants without a US credit history (for example, international students) may provide a passport and visa, I-20 if applicable, and proof of funds.

Income

Combined gross monthly income of all applicants of at least **3 times the monthly rent**.

An application may be denied for

- Combined income below 3× the monthly rent
- An average credit score below **[580]** across all applicants
- An eviction or a broken lease in the last **[1]** year
- Money owed to a previous landlord
- Multiple collection accounts
- A returned (bounced) check in the last three years
- False, misleading or incomplete information on any application
- Moving in with more than **[2]** pets (assistance animals are not pets)
- [Your criminal history criterion: written narrowly, based on convictions only, considering the nature, severity and age of the offense, and in line with HUD guidance and your local law. Have an attorney review it.]

Occupancy

No more than two people per bedroom, unless local code allows more.

Choosing between applicants

When more than one application meets these criteria, we offer the home to the applicant whose **complete** application (all adults applied, all documents uploaded, fees paid) was received first.

Reasonable accommodations

Applicants with disabilities may request reasonable accommodations, including for assistance animals, at any point in the process. Contact [email / phone].

Your rights

If we deny your application, or approve it with conditions, based in whole or in part on information in a consumer report, we'll give you a written notice naming the screening company. You have the right to a free copy of your report from that company within 60 days, and the right to dispute anything inaccurate.