

## 1111 MILWAUKEE AVENUE (street) P.O. BOX 40 (mailing) SOUTH MILWAUKEE, WI 53172

Phone 414-762-5400 Fax 414-762-5402 office@benkowskiproperties.com

## APPLICATION STANDARDS

We use a number of screening procedures to evaluate all prospective residents before entering into a rental agreement. These procedures are listed below, as are reasons why an application may be rejected. We urge you to read this information carefully before you complete an application. Please contact us if you have any questions or need further information.

**APPLICANT** Any person who will reside in the rental unit.

<u>APPLICATION</u> Each adult (18 years of age or older) who may reside in the unit must complete a Rental Application. All adults (18 years of age or older) will become a leaseholder upon acceptance of an application. If an application is incomplete or contains omissions (not satisfactorily explained), Landlord will notify Applicant the application will be denied. In order to process an application we require; a completed and signed Rental Application, a signed Application Standards and appropriate application fees.

<u>PERSONAL IDENTIFICATION</u> You must provide some form of photo identification. If a photo identification is not available two (2) forms of personal identification: letter or document, i.e. copy of a utility bill (or other bill acceptable to landlord) with your name and current address on it dated within current month.

**INCOME** Your gross income (before taxes) must be:

- 3 times the amount of the total monthly charges for town homes or flats, which do not include utilities.
- 2.5 times the amount of the total monthly charges for 2 bedroom apartments which include heat.
- 2 times the amount of the total monthly charges for 1 bedroom apartments which include heat.

On the application, Landlord requests Applicant to list all income that Applicant wants to be considered as part of their monthly income. Income includes, but is not limited to: wages, pensions, alimony, child support, government benefits such as disability, SSI, or other provided those benefits received are not of a limited term. All income listed must be substantiated by employer verification, paystubs, court order, explanation of benefits letter or similar.

Landlord must be able to verify independently both the amount and stability of the income of the Applicant (i.e., pay stubs, employer/source contact or tax records). Cash will not be considered as an income source. For those self-employed: business license, business insurance, previous two years of tax returns, or bank records. Mobile App based income (Uber, Lyft, Grubhub, etc.) are considered self employed. If tax returns are not available due to limited length of time working with the Mobile App based income source we will require transaction receipts from the Mobile App based income source, bank statement or other document showing the income received by rental applicant and verification of quarterly tax payments to the IRS verifying current year quarterly income.

**RENTAL HISTORY** It is the responsibility of Applicant to provide Landlord with the information necessary to contact previous Landlords. Landlord reserves the right to deny application if, after making a good faith effort, Landlord is unable to verify the rental history listed as shown on the application. If Applicant owned, rather than rented, the mortgage history on the credit report will serve as verification.

<u>CREDIT REPORT</u> Refers to total outstanding debts, monthly recurring obligations, utility payments, public records and judgments or liens against Applicant.

<u>REPORT CARD</u> Please include a copy of the most recent report card received by school age children of Applicant for the current school year or most recent available if school term is beginning or about to begin.

**BACKGROUND REVIEW** Landlord uses public records provided by a third party service to determine your eligibility to rent. Neither Landlord, nor the third party service, can vouch for the accuracy of the records as they have no control over such records. It is the responsibility of the applicant to check the accuracy of their own public records.

**QUALIFIED APPLICATION** A qualified application includes verification of the following:

- a. One (1) year of continuous employment
- b. Previous Landlord references\*
- c. Reliable credit history\*\*
- d. Satisfactory credit report review\*\*\*
- e. Satisfactory background review\*\*\*\*

<sup>\*</sup>First time renters – minimum of a triple security deposit.

<sup>\*\*</sup>No credit history - minimum of a triple security deposit.

<sup>\*\*\*</sup>Credit report review showing unpaid, past due or accounts placed for collection of utility service providers will result in an increased security deposit. Utility service providers include, but are not limited to: Cable, Cell phone, Electric, Gas, Internet, Water/Sewer, Telephone.

<sup>\*\*\*\*</sup>Any variance from a Qualified Application criteria or if Applicant can only provide limited information, the Landlord reserves the right to increase the Security Deposit.

<u>PETS:</u> Pets are permitted at most, not all, of our properties. Permitted pets are cats and dogs (some breed restrictions) with a monthly pet fee. Birds and fish are also permitted. NO reptiles, amphibians, insects, or small mammals are allowed, including, but not limited to: snakes, lizards, turtles, frogs, spiders, ants, rabbits, rats, gerbils, mice, ferrets, etc.

## **APPLICATION WILL BE DENIED IF:**

- a. Applicant misrepresents or falsifies any information on application or during the application review. If misrepresentations are found after the agreement is signed, the Rental Agreement between the Landlord and Resident(s) will be terminated.
- b. Your CCAP records reference manufacturing or distribution of a controlled substance as defined in sec. 102 of the Controlled Substances Act (21 U.S.C. 802).
- c. Your CCAP records contain history that could demonstrate risk to tenants or property within the past six (6) years OR your CCAP records demonstrate a history of recurring and ongoing records. Additional factors may also be considered on a case by case basis. Provide landlord any mitigating information or documentation that you would like to be considered regarding CCAP records along with your application.
- d. Applicant has been evicted for late or non-payment of rent or for behavior including causing disturbances, threatening other persons, damaging a unit, property, grounds or similar reason. Applicant must have a successful rental history.
- e. Previous Landlord references containing complaints against Applicant for repeated disturbance of neighbor's peaceful enjoyment, reports of gambling, prostitution, drugs; use, manufacture or distribution, reports of violence or threats to Landlord or neighbors, allowing persons not on the rental agreement to reside in the premises, failure to give proper notice when vacating the property, unpaid balance for rent or damages.

PLEASE REMIT \$20.00 PER APPLICANT AGE 18 OR OLDER FOR A CREDIT APPLICATION FEE WHEN YOU SUBMIT YOUR APPLICATION. APPLICATIONS RECEIVED WITHOUT THE CREDIT APPLICATION FEE WILL NOT BE PROCESSED.

\$20.00 MAY BE CASH, MONEY ORDER OR CASHIERS CHECK. NO PERSONAL CHECKS.

Upon acceptance of the application the security deposit is due in full.

I have read and understand the above screening criteria.	
Applicant	Date

WE ARE AN EQUAL OPPORTUNITY HOUSING PROVIDER AND DO NOT DISCRIMINATE ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, ANCESTRY, SEX, RELIGION, FAMILIAL STATUS, MARITAL STATUS, LAWFUL SOURCE OF INCOME, HANDICAP, SEXUAL ORIENTATION OR AGE.

**REVISED 4/20** 

