



## **Residential Rental Criteria**

### **Application Processing:**

Applications are processed based upon factors including, but not limited to: rental history, income, employment (minimum one year of continuous employment), criminal and eviction history, and credit score. If your application does not meet our minimum qualifications, a qualified cosigner may be considered. Your **gross** total household income should be at least 3-4 times the monthly rent. We do combine all applicants' incomes. If the income is less than 3-4 times rent, it will result in this application being denied or require a co-signer. Cosigner must have, but not limited to, gross household income equal to 4-5 times the monthly rent and an above 700 TransUnion credit score.

1. Credit score will be considered, but not used solely to decline an application.
2. If you are a registered sex offender; this is an automatic denial.
3. Felony convictions may result in the application being denied.
4. If you've had an eviction in the last 4 years, this may result in a denial. Evictions during the Covid-19 emergency period will not be considered.
5. If you have an open collection from a landlord or property management company, this is an automatic denial.
6. A valid government-issued photo ID is required from all applicants.
7. Valid proof of social security number or passport is required.
8. If ANY information is found to be false, the application will be automatically denied.
9. Security Deposits and move in funds must be in CLEARED FUNDS. (Cashier's check, certified check, wire or money orders are accepted)

### **Pet Policy:**

Please confirm the pet policy for the property that you are applying with your Leasing Coordinator. If pets are allowed, please note that we do have company policy related to breed restrictions on dogs. Many of our properties have different pet policies regarding, but not limited to, what kind of pets are allowed, weight, and number of pets allowed. Additional pet deposits and fees do apply on a per pet basis. If you have a service animal, or an emotional support animal, the State required paperwork will need to be submitted and verified. We will ask for vet records and a picture of the pet for the file.

### **Next Steps:**

**Each applicant/cosigner, age 18 and above, must complete an individual application and pay a NON-REFUNDABLE application fee of \$50 for the first adult over 18 and \$25 for each additional adult applicant.**

***An incomplete application will delay the process and may result in another applicant being approved while we wait for your information.***

1. Once we receive your completed application, we will have it fully processed and notify you of the results within 48-72 business hours of receipt.
2. If approved, you will have 48 hours to sign the lease AND pay the security deposit in cleared funds. Payments are to be made payable to Elfant Pontz Properties and can be dropped off in our drop box at 7112 Germantown Ave. Please coordinate details of payment with your leasing coordinator. We will not take the property off the market until we receive the signed lease AND the security deposit.

Applications are processed when fully complete and in the order in which they are received. Applications that have more than 1 person in a group will not be considered complete until all applicants in the group have applied. Any missing supporting documentation will be deemed incomplete until received.

### **RENTAL APPLICATION NOTICE:**

NOTICE: We will make our decision to rent to you after reviewing your specific completed application and after conducting an individualized assessment based on our uniform screening criteria. If your application fee is refunded to you, or was never collected from you, because your application was not reviewed for consideration (for a lawful reason) then you will not receive a statement with the reasons for the denial or copies of any documents obtained from a third party for the purpose of establishing your eligibility. Additionally, your application will not be denied based in whole, or in part, on the following:

1. Credit information or credit report, tenant screening report, or any other consumer report demonstrating a failure to pay rent or utility bills during COVID-19 emergency periods.
2. The following events in an eviction history or eviction record:
  - (a) any eviction proceeding pursuant to Pennsylvania law, or other equivalents in other states, that did not result in a judgment in favor of the plaintiff; or
  - (b) any sealed record of an eviction proceeding; or
  - (c) any eviction judgment against you that has been vacated or marked satisfied pursuant to Pennsylvania law; or
  - (d) any eviction case filed, or eviction judgment that was entered, four or more years before the application to rent was submitted; or
  - (e) an eviction proceeding brought against you during the Covid-19 emergency period, other than an eviction based on violent or dangerous criminal activity that resulted in a judgment against the tenant; or
  - (f) any eviction proceeding where a judgment by agreement is currently in place, or

where the judgment by agreement has been marked satisfied or vacated, or is otherwise resolved.

If your application is denied, you may notify us by written or electronic means, within forty-eight (48) hours after receiving the denial, of your intent to dispute or request reconsideration. Thereafter, if notification is provided within the original 48 hours, you then have seven business days from the date the denial was issued to provide the below support items. We will then consider the following:

1. Any evidence that information relied upon by us was inaccurate or incorrectly attributed to you or was based on prohibited screening criteria.
2. Any evidence of mitigating circumstances relating to the grounds for denial to establish whether the applicant shows a readiness to satisfy the obligations of tenancy, which may include, but shall not be limited, to credible information showing:
  - (a) a history of on-time rental payments by the prospective tenant that otherwise may not appear in a background check;
  - (b) that a prior eviction of the prospective tenant based on nonpayment of rent was based, in whole or in part, on rent not owed by the prospective tenant;
  - (c) new or increased income of the prospective tenant that is reliable and sufficient to cover rental costs;
  - (d) letters of recommendation provided on behalf of the prospective tenant by employers or former housing providers;
  - (e) changes in circumstances that would make prior lease violations by the prospective tenant less likely to reoccur.

If you have any questions regarding the application criteria, please contact us at [contact@elfantpontz.com](mailto:contact@elfantpontz.com)

***We know you have choices, thanks for choosing to apply with Elfant Pontz Properties***