



GRAN INC

Residential Qualification Criteria July 12, 2017*

Valid Photo Identification will be required of all applicants.

We currently are not accepting Comprehensive Reusable Tenant Screening Reports

Final recommendation will be dependent on all factors: rental, credit, employment & criminal history combined.



Rental History: 6 months valid, verifiable rental history

Valid rental history is a written lease or month-to-month agreement. If rental history is less than 6 months, then an increased deposit may be required. 1 late payment, NSF checks and/or noise complaints within the last 12 months may result in an increased deposit

Credit History: No established credit history required for residency

If derogatory credit history (excluding medical debt) is in excess of \$500 but less than \$3,000 then an increased deposit may be required. A discharged bankruptcy that is older than 24 months may qualify for an approval as long as there is no derogatory credit (medical debt will not be included as derogatory credit) after the discharge date.

Employment: 6 months with current employer or previous employment in same field of work.

If less than 6 months, then an increased deposit may be required. Employment and income from a source that will not exist at time of tenancy will not be considered

Income: Monthly gross income must be equal to at least 3 times the rental amount (only legal and verifiable income considered) *If less than 3 times but greater than 2 ½ the rental amount, then an increased deposit may be required.*

Criminal History: A criminal records search will be performed for felony and misdemeanor offenses.

We do not automatically deny applicants based on criminal history. Rather, criminal history is considered based on the nature of the offense and time passed since the date of final disposition (e.g. applicant was released from prison, probation or parole). We limit consideration to those convictions, the dates of final disposition of which pre-date the report by no more than seven years.

SECTION 8 APPLICANT CRITERIA: All Section 8 applicants are required to meet the same criteria as stated above, with the exception that the applicant only needs to meet income requirements for their portion of the rent. Recommendations will be made following the above set standards.

GROUNDS FOR DENIAL:

- Verified eviction showing on credit report or confirmed with landlord.
- Rental collection and / or judgment verified on credit report
- Balance owing to landlord
- Derogatory credit (excluding medical debt) in excess of \$2,999
- Open or non-discharged bankruptcy
- Foreclosed or past due mortgage
- Monthly income that is less than 2.5 times the rental amount.
- 2 or more late payments and/or NSF checks and/or Noise Complaints within the last 12- month rental period
- Unverifiable social security number, state driver's license or ID card
- Falsification of rental application
- Breaking lease agreement that will result in collection filing
- Any criminal conviction which results in a registered sex offender requirement and/or any sex offender registry requirement
- Verified name and date of birth match of criminal conviction and/or pending offense as follows: *(Note that convictions for the following offenses will generally result in denial):*

Murder (1st and 2nd degree)	Kidnapping (All counts)
Manslaughter (1st degree)	Theft (1st & 2nd degree)
Assault (1st, 2nd & 3rd degree)	Malicious Mischief (1st degree)
Robbery (1st & 2nd degree)	Delivery or Sale (All counts)
Rape (All counts)	Arson (1st, 2nd degree & Reckless Burning 1st degree)
Child molestation (All counts)	Burglary (1st, 2nd degree & vehicle prowling 1st degree)
Rape of a child (All counts)	

* Month/Year this rental criterion took effect