

## QUALIFYING PROSPECTIVE LEASEHOLDER (S) & RESIDENT (S) POLICY

- 1) All application fees are non-refundable.
- 2) Gross monthly income must meet the requirement listed on the first page. Please do not apply if you do not meet this monthly requirement. Minimum gross monthly income is three times the rent amount for the apartment you are applying for. If you pay your application fee and do not meet the minimum income requirement your application fee will not be refunded.
- 3) A criminal background check and credit report is run on all prospective leaseholders over the age of 18. A criminal background check is run on all prospective tenants over the age of 18. The application fee for a credit and background check is \$35 and is non refundable. A background check only is \$15 and is non refundable.
- 4) The application process can take up to three business days for a final decision to be given. We do not run applications while a prospective tenant is sitting in the office. We will call you with an approval or denial.
- 5) We cannot give you a copy of our credit report. If you are denied you will be mailed a letter that entitles you to a free copy of your credit report.
- 6) If you have filed bankruptcy we must have your discharge papers to review your credit history from the date of discharge.
- 7) A two hundred dollar (non-refundable) deposit is required to hold an apartment for up to 30 days. This amount will be applied towards your security deposit balance. Apartments will only be held for up to 30 days. You will sign a deposit form on the day you pick out your apartment that will show your \$200 deposit to hold the apartment, your balance due at the time of your move in and your move in date. If your move in date is changed from the date stated on this form your entire security deposit is due within 5 business days.
- 8) Applications can be denied for one or more of the following reasons:
  - a) Application is not filled out entirely, including to from dates on employment and residence.
  - b) Criminal Background Check
  - c) Late Payment History
  - d) No established credit after bankruptcy
  - e) Not enough length of time on the job
  - f) Negative prior rental history
  - g) Federal Tax Lien
  - h) State Tax Lien
  - i) Current Bankruptcies
  - j) Unpaid Judgments
  - k) Unpaid collections
  - l) Unpaid utility bills
  - m) Too much outstanding credit

PLEASE BE SURE TO READ ALL OF THE ABOVE INFORMATION BEFORE APPLYING. YOUR APPLICATION FEE IS NON-REFUNDABLE FOR ANY REASON.

Calumet City Ordinance is:

Maximum 3 People in a One Bedroom

Maximum 5 People in a Two Bedroom

Printed Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_