

Mint Properties LLC

Welcome to Mint Properties! Thank you for your interest in applying for an apartment with us. Before you apply, please make sure you understand our application process and our **rental requirements**:

General Information

- **Applicants must be 18 years of age or older to apply.** All occupants over 18 years of age will be leaseholders and must pass our background check. We will make a copy of your government-issued ID to keep on file.
- **We have occupancy limits.** All occupants, regardless of age, count towards the occupancy limit. We allow:
 - Studio or One bedroom: 2 people
 - One bedroom plus: 3 people
 - Two or three bedroom: 4 people
 - Four or five bedroom: 5 people
- **We do not allow dogs.** We allow up to three cats or small, caged animals with no pet fees. If the Applicant has an emotional support dog or service dog, the Applicant must fill out our Reasonable Accommodation Request form so that we can verify with the Applicant's health care provider that the dog is necessary.
- We will decide about your application, at the latest, on the sixth business day after you apply. **If an application is still pending on the sixth business day because we are waiting for information from the Applicant, the application will be denied.**
- **If any information the Applicant provides on the application is found to be false, the application may be denied.**
- If the Applicant has been approved and then forfeits the apartment and prelease deposit for any reason, they may re-secure an apartment, using their original deposit, within one month of approval under the following conditions: the apartment they applied for or a suitable replacement is still available AND the Applicant is able to pay all rent and deposits owed AND the Applicant pays a \$100 reinstatement fee.
- **Non-discrimination statement:** Mint Properties, LLC does not discriminate based on race, color, creed, religion, ancestry, national origin, sex, gender identity and expression, marital status, sexual orientation, disability, receipt of public assistance, or familial status.

Rental Requirements

- **We will check the Applicant's credit report.** We do not require a minimum credit score, but a score above 600 requires no detailed evaluation. A credit score below 600 requires past due and collection debt to total less than one month of rent. Medical and student loan debt will be ignored. High past due or collection debt may be overcome with a cosigner, fully subsidized (100%) rent, or income of four (4) times rent if the debt is not owed to a prior landlord. A lack of credit is not grounds for denial.

Rental Requirements (cont.)

- **We will check the Applicant's criminal record.** Any conviction for the illegal manufacture or distribution of a controlled substance as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802), or crimes that mandate denial of tenancy in federally assisted housing such as being subject to a lifetime sex offender registration requirement will result in a denial.
- Any pending felony charge or felony conviction sentenced within the last seven (7) years will result in a denial. A felony conviction within the last ten (10) years will result in a denial for the following charges: first-degree murder, second-degree murder, third-degree murder, first-degree manslaughter, kidnapping, first-degree criminal sexual conduct, first-degree assault, first-degree arson, and first-degree aggravated robbery.
- Any felony conviction prior to the above lookback periods that resulted in a prison term that ended within the last five (5) years is also grounds for denial, but will be considered with an individualized assessment and any supplemental information received at the time of application that shows an Applicant's situation has stabilized or changed since being incarcerated.
- Any misdemeanor or gross misdemeanor offense sentenced within the last three (3) years will result in a denial. Petty misdemeanors are not considered. A gross misdemeanor sentence in the last five (5) years resulting in time served of six (6) months or more will be grounds for denial, but we will consider supplemental information if received at the time of application.
- **Our income requirement is three (3) times rent per month in gross income.** We will consider rental references and supplemental information if received at the time of application that show an Applicant can pay rent at no less than two-and-a-half (2.5) times rent in income. With supplemental information, this requirement may be reduced further to two (2) times rent per month if the Applicant's income is fixed with no taxes deducted (i.e. SSI). If a cosigner is needed to approve an Applicant, the cosigner and the Applicant must combine to make six (6) times the rent per month in gross income. If the Applicant is having part of their rent paid by a subsidy organization, the Applicant must make three (3) times their portion of rent per month. If the applicant is in the process of finding a job, we require savings equal to nine (9) times the rent to approve them on their own.
- Our screening service, **Tenant Check**, will contact the Applicant's employer directly to verify income. If they are unable to verify income for any reason, the Applicant must provide proof of sufficient income. All proof of income must have the Applicant's name on it. The following are acceptable sources of proof:
 - Paystubs
 - Bank statements showing regular deposits and/or account balances
 - A letter, on company letterhead, from a manager or supervisor stating annual salary or wages per hour and hours per week
 - An offer letter for a new position, on company letterhead, stating annual salary or wages per hour and hours per week
 - Last year's tax statements
 - A letter from the government stating how much the Applicant's SSI, GA, SNAP or other award is per month
 - A letter or statement confirming a student loan award with documentation of the portion needed for tuition
- **We will consider the Applicant's rental history.** We will check for eviction actions filed against the Applicant within the last three years. Any action during this time resulting in a judgement or writ will be grounds for denial. Settled evictions will be denied within the last year, unless accompanied by a positive reference from the filing landlord. We will also attempt to obtain a rental reference from a previous property management company. Negative rental history at any time in the Applicant's past may result in a denial. We will accept supplemental information at the time of application.