



Tenant Application Criteria for ZPM

A separate application for each person over the age of 18 must be filled out completely, signed, and submitted electronically or in person at the office. A \$35 fee per applicant must accompany the application. Application fees must be paid prior to processing the application, and can be paid online through our website at www.rentzpm.com. This fee is nonrefundable and covers the cost of processing your application, obtaining your credit report, and background check. By paying the fee, the applicant acknowledges and accepts that Zindars Property Management LLC represents the owner of the property for which the applicant is applying. Applicants must also provide proof of income to verify that their gross monthly income is at least three times the monthly rent amount.

Each applicant must also provide the email and phone numbers for their rental and employment references, verifying a minimum of 2+ years of rental history (if applicable) from a third-party landlord. Applicants without rental history will be considered but may require a cosigner and/or a double deposit.

Additionally, we need a copy of each applicant's photo ID before processing the application. All these items are required before an application is to be considered complete.

Background Check/Tenant Screening

Our background check reviews the following information:

- Credit Score
- Identity Verification
- Public Records Search
- Criminal History
- Credit Score Requirements
- Rent-to-Income Verification
- Eviction Records
- Employment Verification
- Rental History

While credit scores are an important factor in our screening process, we are more interested in the things that make your credit score, rather than the score itself. A less-than-desirable credit score may be offset by a great rental history and a solid income.

Generally, our guidelines are as follows:

- 620-850 = Standard Approval
- 500-619 = Conditional Approval (typically requires double deposit)
- Below 500 = Not Approved

Other application factors may affect the overall approval.



Criminal History Stipulation

***** Applicable in Vermilion and Iroquois Counties Only. *****

Automatic denial for crimes committed within the last seven years:

- 1st, 2nd, or 3rd degree murder
- Harassment or stalking
- Kidnapping
- Simple/Aggravated robbery
- Terrorist Threats
- Felony controlled substance
- Felony burglary or theft
- Arson
- Any degree of sexual assault or misconduct
- 2nd degree manslaughter
- 1st or 2nd degree assault
- Possession of a controlled substance or intent to distribute a controlled substance
- An attempt to commit any of the above crimes

Misdemeanors: Any misdemeanor may be subject to denial. Type of charge and date of conviction may affect the decision. Proof of resolution may also be required.

Felonies: Any felony conviction less than seven years from release will be subject to denial. Per federal regulation, drug and alcohol felonies may be acceptable with proper documentation. Regardless of conviction date, no applicant with a felony conviction for any of the following will be accepted:

- Acts of violence
- Sex crimes
- Illegal manufacturing or distribution of drugs

Residency may be denied due to a criminal record.

Income Verification

Applicants' gross monthly income must be a minimum of three times the monthly rent. You will be required to provide proof of income whether you are employed by a third party or self-employed.

Documents used for income verification:

- Tax returns
- Pay stubs (minimum of 4 weeks)
- Bank statements (for self-employed)
- An official letter from your employer should you have a new job



Potential Reasons for Denial

A single or combined occurrence of the following will likely result in denial:

- Any felony offense or conviction in the last seven years.
- Collection filed by a property management company or landlord.
- Outstanding debt owed to a property management company or landlord.
- Unlawful detainer action/eviction within the last two years.
- Unpaid utilities or car payments.
- Negative or adverse rental history.
- Documented complaints and/or damages to previous rental.
- Multiple late payments and/or notices to pay or vacate.
- Failure to cooperate with housing assistance programs while receiving benefits.
- Unverifiable social security number or proof of legal residency.
- Falsification of rental application (including non-disclosure of criminal records).
- Outstanding bad debts (Balances of \$1500 or less may be accepted with proper explanation and proof. This does not apply to medical debt or student loans.)
- Excessive balances sent to collections.
- Bankruptcy not showing as discharged (unless proof of discharge is provided).
- Excessive outstanding balances owed that negatively affect your monthly debt to income ratios.

Application Processing Time:

Management makes every effort to process applications within 72 business hours of receipt. Processing can take several days if we do not receive all necessary paperwork upfront, we do not receive responses from previous or present landlords, employers, or other references. Management will make a reasonable attempt to contact these individuals, however, the ultimate responsibility for supplying this information to management lies with the applicant.

Please Note: Zindars Property Management reserves the right to deny tenancy based on an inability to contact the references provided.

Some properties are in high demand! In some cases, there may already be applications submitted at the time you submit your application. We cannot guarantee any unit; units are rented to the first approved applicant with the full security deposit paid and all necessary information provided. A security deposit will not be accepted until the rental application is approved.