



# Applicant FAQs

## **What do I do if I need online support to complete my application?**

For Technical Assistance:

855-244-2400

info@tenantreportsc.om

## **What should I expect for the screening process?**

Review of the screening criteria for each property is important. Also, payment and document upload is part of the process. Everyone 18 years and old must apply and be screened. It takes 24-48 for most applications to be processed. Credit history, rental history, job verification and criminal history are all part of the screening process. Accuracy and truthful information are the sole responsibility of the applicant.

## **Who must be screened?**

Each person 18 years and older must complete the online application, pay the screening fee and be processed to be considered for tenancy. Fair Housing laws require that all applicants are treated fairly and equally. There is much more to the screening process than creditworthiness. Even if applicants have no income and will not be responsible for the payment of the lease, they are still required to be screened.

## **How are applications prioritized?**

KSP follows all local, state and federal guidelines for Fair Housing and treats all applicants fairly. When all co-applicants have completed the entire online application process, your screening can begin. An application is not considered complete until ALL co-applicants have completed the online application process. We process one complete application for lease at a time in the order of submission.

## **Can I pay the screening fee at a later time?**

No, all application/screening fees for each applicant must be paid before the screening process begins. A complete application consists of:

- Completely filled out application for each person 18 years or older who will occupy the property.
- All required support documents uploaded.
- Paid screening fee submitted for each application (18 years or older)

## **How are co-applicants listed on my application?**

Each person will complete their own application. You will have the opportunity on application to note the names of all co-applicants.

## **Can I use the same email address as other co-applicants when applying?**

Yes



**Do I need to list minors under the age of 18 who are planning to live in the property?**

Yes. Include all minors and birth dates, even if you have part time custody of the minors that may live in the home for any portion of the lease period or if you foster children. All minors must be noted in the lease.

**What is the maximum occupancy limit allowed?**

Two people per bedroom is the normal maximum.

**Why do I have to upload documents?**

All supporting documents are used to verify income criteria, pet descriptions and personal identification. Make sure all uploads are legible. If you take a picture and upload it, make sure it is clear and not blurry or discolored. Documents you should have ready to upload:

- Copy of Government Issued Identification (i.e.- Driver's License, I.D. Card)
- Paystubs or Income Verification
- Animal Picture (if applicable)

**Do I have to provide past employment and rental information?**

Yes. The screening company contacts employers to verify employment and salary. They also contact current and previous landlords. Information you should have ready when completing the application:

- Last two addresses and Landlord Information
- Employer and Previous Employer: Name, Contact, Start Date, Salary

**What is the minimum credit score to qualify for this rental property?** 620 minimum (unless noted otherwise in MLS). Credit Scores reflect creditworthiness and pay back behavior. Credit history must **NOT** have evictions or bankruptcy. Credit history that reflects poor payment history such as ongoing late payments, too much debt or charge offs/collections will negatively affect credit scores. If applicants do not pay commitments in a timely manner, landlords will assume the same behavior will exist for rental payments and will not be willing to assume that risk on their property.

No credit score could reflect no credit history. In this case, a landlord may still consider an applicant if other responsible behaviors exist and there is a consistent and trackable rental and job history. Additional deposits and/or property inspections would apply.

**What are the income requirements?**

Income must be three times or greater than the monthly rent. Applicants must provide the most recent and consecutive three months of pay stubs to document income. Employment less than one year may require a letter of employment from the employer.

Business Owners/Self Employed applicants must provide the past two completed tax returns (Form 1040 pages 1-5 and Schedule C) as well as the most recent three months of personal and business bank statements.



### **Why do I need to provide an emergency contact person who will not be a party to the lease?**

The emergency contact noted in a lease agreement is the person to be contacted in the event all tenants pass away during the lease.

### **Why do I need to have my animal screened?**

PetScreening is a third-party service utilized by housing providers and property managers to screen household pets, validate reasonable accommodation requests for assistance animals (Service/ESA/Companion) and confirm every resident understands their animal policies. With PetScreening, applicants create profiles to store their animal records and information in one secure and convenient place. PetScreening makes it easy for applicants to share their records with not only their housing provider, but also with pet groomers, doggy day cares, dog walkers, pet sitters, vets, pet-friendly hotels, and more.

Residents must first visit their housing provider's unique PetScreening link. Then, select their profile type, create an account, and complete their profile. Upon activation, profiles are shared automatically with the resident's housing provider.

### **Does this property qualify for government housing or does the owner take government vouchers?**

Unless noted otherwise in MLS, this property DOES NOT accept housing vouchers.

A tenant must qualify for government housing programs first. A property must also qualify, and a landlord must be willing to abide by the housing program's guidelines to participate.

### **How will I know if my application has been accepted or denied?**

**If your application is accepted**, either you and/or your real estate agent will be contacted by email upon acceptance with additional information on how to proceed to get your lease documents signed and where to post deposits and payments. If accepted, all documents and payments are due within 48 hours.

**If your application is denied**, you and all co-applicants will receive a direct email to the email address provided on the application per screening and privacy laws.

### **What are my responsibilities when renting a single-family home or townhome?**

1. Pay rent on time.
2. Keep the Property clean and sanitary.
3. Promptly dispose of all garbage in appropriate receptacles.
4. Supply and change heating and air conditioning filters regularly.
5. Supply and replace all light bulbs, fluorescent tubes, and batteries for smoke alarms, carbon monoxide detectors, garage door openers, ceiling fans remotes, and other devices (of the same type and quality that are in the Property on the Commencement Date).
6. Take action to promptly eliminate any dangerous condition on the Property.
7. Take all necessary precautions to prevent broken water pipes due to freezing or other causes.



8. Replace any lost or misplaced keys.
9. Pay any periodic, preventive, or additional extermination costs desired by Tenant, including treatment for bed bugs, unless otherwise required by law.
10. Remove any standing water.
11. Know the location and operation of the main water cut-off valve and all electric breakers and how to switch the valve or breakers off at appropriate times to mitigate any potential damage.
12. Maintain the lawn if required by your lease agreement.
13. Water the foundation of the property at reasonable and appropriate times.
14. Promptly notify Landlord, in writing, of all needed repairs.
15. Keep all utilities on for the duration of the lease.
16. Be a responsible animal owner by properly restraining the animal, keep current on all animal wellness care, pick up and dispose of any animal waste and protect the property from any animal damage.
17. Do not bring in animals or additional occupants without prior approval from the landlord. This is a breach of a lease and the lease can be terminated and/or other remedies may apply per Texas Property Code..
18. Follow the Landlord's rules and regulations for move out procedures.