Rental Criteria

Minnesota Home Rental, Inc. · Licensed Minnesota Real Estate Broker #40071807 · Effective October 11, 2026 (conforming edits October 24, 25, and 29, 2026; Master v1.1)

Every adult applicant is measured against the same written standards. Please read them before you pay the screening fee.

How we decide

- **Order.** An application is complete when we have the application, screening fee, and required documents for every adult. Complete applications are date- and time-stamped and screened in that order.
- **Selection.** The first applicant who meets all criteria is offered the home. The property owner has approved these criteria and does not choose among qualified applicants.
- **Screening fee.** $28.50 per adult, the actual cost of screening. We only accept a fee when the home is available or will be within a reasonable time. We don't deposit your fee until every earlier applicant has been screened and either denied or has turned down the home. Your fee is returned if the home is rented to an earlier applicant, if we don't screen you, or if we deny you for a reason not listed on this page.
- **Screening company.** TransUnion Rental Screening Solutions, Inc. (SmartMove), 6430 South Fiddlers Green Circle, Greenwood Village, CO 80111 · 1-833-458-6338
- **Timing.** We aim to decide within 3 business days of receiving a complete application.

Who applies

Every adult 18 and older who will live in the home must apply and is screened against the same criteria.

We don't participate in the Housing Choice Voucher (Section 8) program or other programs that require the owner to sign a contract with a housing agency or have the home inspected by the agency, except where state or local law requires it. Other rental assistance paid toward your rent, such as emergency, county, or nonprofit assistance, is accepted, and public assistance always counts as income.

Income

Combined gross monthly income of all adult applicants must be at least **2.5 times the monthly rent**.

Income means recurring cash income paid to a household member.

- **All lawful, verifiable income counts**, including wages, self-employment, Social Security, SSI, SSDI, pensions and retirement distributions, child support, alimony, unemployment, veterans' benefits, and public assistance.
- **Rental assistance:** if part of your rent is paid by a rental assistance program, the 2.5x test applies only to the portion of rent you pay.

- **If you don't meet the income test**, you still qualify with either of these, at your choice:
  - verified liquid assets (checking, savings, money market, or brokerage accounts) of at least **6 times the monthly rent**; or
  - a record of paying at least 12 months of rent on time with the same or a lower income-to-rent ratio, shown by rent payment records and income proof for the same period.
- **Verification:** pay stubs, benefit award letters, tax returns, or your two most recent account statements.

Rental history

You won't qualify if you have either of the following:

- an eviction that resulted in a **writ of recovery** (order to vacate) issued within the past 3 years; or
- a documented balance you currently owe a landlord for rent or damage. If you have a payment plan and are current on it, this does not disqualify you.

We never consider an eviction case that is pending, was dismissed, was settled without a writ, is not public, or has been expunged or sealed. We don't consider calls to police or emergency services, or anything related to being a victim of domestic violence. A late payment caused by a rental assistance agency doesn't count against you.

No rental history is not disqualifying. Applicants without prior rental history choose one: a qualified co-signer, an additional deposit equal to one month's rent, or one month's rent paid in advance.

We contact prior landlords only to verify the items above.

Credit

We don't use a minimum credit score. We review your credit report only for unpaid rent, landlord, or utility debt. Medical debt, student loans, foreclosures, and bankruptcy (once discharged under Chapter 7 or 13) are not considered.

No credit history is not disqualifying. You may apply with a Social Security number **or** an individual taxpayer identification number (ITIN).

Criminal history

We review criminal history for every adult applicant, including multi-state reports for applicants who lived in another state in the past 5 years.

We never consider: arrests or charges that didn't lead to a conviction, sealed or expunged records, juvenile records, or petty misdemeanors.

Disqualifying: a conviction, with sentencing in the past 7 years, for murder, first-degree manslaughter, kidnapping, first- or second-degree assault, aggravated robbery, first-degree arson, first-degree burglary, or first- through third-degree criminal sexual conduct (Minn. Stat. §§ 609.185,

609.19, 609.20, 609.25, 609.221, 609.222, 609.245, 609.561, 609.582 subd. 1, 609.342–609.344), or the equivalent offense in another state.

Individual review: other felony convictions with sentencing in the past 7 years, and misdemeanor or gross misdemeanor convictions with sentencing in the past 3 years, are reviewed individually. This includes convictions for manufacturing or distributing controlled substances. We consider:

- the nature and severity of the offense and whether it relates to the safety of residents, neighbors, or property;
- how long ago it occurred;
- what you've done since, such as completing your sentence, employment, treatment, and rental history; and
- any information you give us.

Convictions older than these periods are not considered.

Registered predatory offenders are reviewed individually using the same factors.

Identification

Each adult provides one current government-issued photo ID (from any U.S. state, tribal government, or country) and a Social Security number or ITIN for the screening report. If you have neither number, contact us and we'll verify your identity another way. We don't ask about citizenship or immigration status.

Co-signers

A co-signer is needed only if you choose that option because you have no rental history. A co-signer must have gross income of at least **3 times the monthly rent** from any lawful source, have no unpaid landlord debt, agree to screening, and sign the lease as jointly liable for the full term. There is no minimum credit score for co-signers.

More information and accommodations

Before we decide, you may give us any information you'd like us to consider, such as references, proof of rehabilitation, or an explanation of a past problem.

If you have a disability and need a change in our rules or process to have an equal opportunity to rent, you can ask for a reasonable accommodation at any time. Email info@mnhomerental.com. We'll work with you on it.

If we deny your application or approve it with conditions

Within 14 days we'll tell you in writing which criteria you didn't meet. If the decision was based in whole or in part on a screening report, the notice will also give you the screening company's name, address, and telephone number; state that the screening company did not make the decision and cannot tell

you why it was made; tell you that you may get a free copy of your report from the screening company if you ask within 60 days; explain your right to dispute anything inaccurate in the report; and, if a credit score was used in the decision, give you the score and the main factors that affected it.

Fair housing

We don't discriminate based on race, color, creed, religion, national origin, sex, gender identity, sexual orientation, marital status, familial status, disability, or status with regard to public assistance, or on any other basis protected by federal, Minnesota, or local law. These criteria are applied the same way to every applicant.

Minnesota Home Rental, Inc. is an equal housing opportunity provider.