



43 Realty, LLC Leasing Applications Policies and Guidelines

Thank you for your interest in renting a property managed by 43 Realty. The following guidelines were written to let you know about our rental policies and procedures. This will help to assist in processing your application in the most timely and efficient manner possible.

At 43 Realty we are committed to complying with all applicable laws, including Fair Housing Laws, and do not discriminate based on religion, race, creed or color, marital status, gender, national origin, physical or mental disability, medical conditions, sexual orientation, age or any other consideration made unlawful by federal, state or local laws. We are an Equal Opportunity Housing Company. All information submitted is used collectively to qualify each applicant. The best qualified applicants will be accepted.

APPLICATION LINK: [HTTPS://43REALTY.RENTVINE.COM/PUBLIC/APPLY](https://43REALTY.RENTVINE.COM/PUBLIC/APPLY)

1. Rental Screening Criteria

43 Realty has a comprehensive screening process to ensure applicants meet the necessary qualifications to rent a property. Below are the key criteria:

- **Application Requirements:**
 - All applicants aged 18 or older must complete an application and pay a **non-refundable \$75 application fee**.
 - Multiple applications may be considered for the same property, and the most qualified applicant will be selected.
- **Identification:**

A government-issued photo ID must be provided for each applicant.
- **Income Verification:**
 - Applicants must demonstrate verifiable income of at least **2.5 times the monthly rent** through pay stubs, bank statements, or tax returns.
 - Self-employed applicants may submit CPA-prepared financial statements or tax returns.
 - Applicants not meeting income requirements may submit six months of savings statements showing an average balance equivalent to **eight (8) months of rent**.
- **Employment History:**
 - At least **six (6) months of employment** with the current employer is required, and a minimum of three (3) years of verifiable employment history is preferred.
 - Transfers or relocations require proof of a job offer or transfer letter
 - Active military applicants must provide a current LES and demonstrate an assignment of at least 12 months.
- **Residence History:**
 - Verifiable rental or homeownership history for the last three (3) years is required.
 - Applicants must provide landlord contact information. Evictions within the past five (5) years will result in denial, and broken leases may require an additional deposit.
- **Credit History:**

- A credit report will be obtained, and applicants must have a **credit score of 550 or higher** to qualify.
- Past-due amounts owed to landlords or utility companies are grounds for denial.
- **Criminal Background Check:**
 - Background checks are conducted for all applicants aged 18 or older. Applications will be denied for violent crimes, domestic violence, illegal substances, or any history of required sex offender registration. Exceptions for specific offenses may be considered based on type and age of the offense.
- **Other Conditions for Denial:**
 - Income less than 2.5x the rent.
 - More than three (3) late rent payments in the past year or evictions within five (5) years.
 - A debt-to-income ratio exceeding 52%.
 - Failing to disclose all occupants, inaccurate information, or unverifiable details.
- *The tenant selection criteria may include factors such as criminal history, credit history, current income, and rental history. If you do not meet the selection criteria, or if you provide inaccurate or incomplete information, your application may be rejected, and your application fee will not be refunded.
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2. Pet Policy

43 Realty allows pets under specific conditions and has a detailed screening process:

- **Pet Screening:**
 - A separate **Pet Application** must be submitted through [HTTPS://43REALTY.PETSCREENING.COM/](https://43REALTY.PETSCREENING.COM/)
 - Applicants must provide details, including type, breed, weight, vaccination records, and recent photos of each pet. Emotional Support Animals (ESA) and Service Animals require supporting documentation from a licensed medical professional.
- **Fees and Monthly Charges:**
 - A one-time **\$100 pet processing fee** per approved pet at lease signing.
 - Monthly pet fees are based on the pet's FIDO score, ranging from **\$20 to \$100** per month.
- **Breed Restrictions:**
 - Restricted breeds include Akita, Pit Bull, Rottweiler, Doberman, Husky, and others. Mixed breeds containing any restricted breed are also prohibited. Restricted breeds **MAY BE APPROVAED ON A CASE BY CASE BASIS** and require additional dog liability insurance of \$300,000, naming 43 Realty as "Additionally Insured." (note: not all homes will be able to approve or accept a restricted dog breed)
- **Additional Restrictions:**
 - No aquariums larger than 10 gallons.
 - No reptiles, rodents, ferrets, or uncaged birds are permitted.
 - Misrepresentation of pet information or possession of prohibited animals will result in lease termination.

3. Fees and Lease Requirements

- **Application Fees:**
 - \$75 per adult applicant (non-refundable).
- **Monthly Tenant Administration Fee:**
 - \$8.00 per month for ACH payments, tenant portal access, maintenance hotline, and other services.
- **Lease Preparation Fee:**

- \$100 per lease agreement, including renewals.
- **Move-In Fees:**
 - \$175 move-in inspection fee.
 - If expedited move-in is required (less than 10 days), a **\$300 rush fee** may be applied.
- **Additional Fees:**
 - Credit card payments incur a **2.95% service fee**.
 - Move-out inspections range from **\$125 to \$175**, deducted from the security deposit.
- **Resident Benefit Package:**
 - All residents will be enrolled in a mandatory Resident Benefit Package with a base rate of \$29/month.
 - The advertised security deposit is a reduced rate based on enrollment in a Resident Benefit Package of \$41-59/month. If you opt out of the higher resident benefit package the security deposit will increase by \$1,000.

4. Application Approval and Lease Signing

- **Upon application approval**, applicants will be notified via email with move-in details and fee information.
 - The lease will be prepared and sent for signature within 24 hours of the acceptance email.
 - The lease must be signed as soon as possible.
 - All fees must be paid within **2 business days** of signing the lease.
 - Payments are accepted **only via the online tenant portal**, which will be accessible after the lease is signed.
- **If the lease is not signed, and payments are not made promptly:**
 - The lease start date may be delayed.
 - The home will remain on the market and available to other applicants until payments are completed.
- For leases beginning after the **15th of the month**, tenants must pay:
 - Pro-rated rent.
 - First full month's rent.
 - Security deposit.
 - Any other applicable fees.

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