



HAVEN PROPERTIES

(Property Management)

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www.haven-properties.com

Screening Criteria Point System

INCOME	POINTS
Income is 2.00 – 2.49x rent	1
Income is 2.50 – 2.99x rent	2
Income is 3.00x rent or greater	3
<i>**If amount is net, not taxes taken out, multiply by 1.5 to get Equivalent gross income**</i>	
Income less than 2.00x rent is automatic disqualification	
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Length of source of income is 6 months or less	0
Numerous lapses in employment	0
Employment or source of income is 6 months – 1 year, or is Temporary or subject to change (disability, unemployment, AFDC, Food stamps, SSI for minor child)	1
Employment or source of income is 1 year or greater (Wages, retirement, SSI, SSDI or other permanent income)	2
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Savings account is \$2000 or less	0
Savings account is \$2001 - \$5000	1
Savings account is \$5001 or greater	2
• Verify with current copy of bank statement	
TOTAL INCOME POINTS (min.2)	_____

RENTAL HISTORY	POINTS
Bad	0
None (living with family or friends)	1
Good or most recent living situation was home ownership	2
TOTAL RENTAL HISTORY POINTS (min.1)	_____

CREDIT	POINTS
Contains an R-5 or worse, or has unpaid collection(s) or judgment	0
No credit, closed bankruptcy over 1 year old, paid collection or judgment or written proof from credit agency of payment	1
All R-4 or better	2
TOTAL CREDIT POINTS (min.1)	_____

TOTAL POINTS (min. 4) _____

Tenant must meet minimum points in each category to qualify. (Applicant with 0 in credit may qualify, with property manager approval.)

**** If trying to qualify for RENT SPECIAL, you must meet a requirement of a 6 point minimum****

Automatic Disqualifications:

- * Previous eviction (in the last 2 years)
- * Poor Rental History
- * Income less than 2.00x rent

- * Open bankruptcy
- * Bankruptcy closed 6 mos or less (period to which it can be reopened)