

Kingsway Ministries, LLC
d/b/a Kingsway Retirement Living
License No.: 30661

815 West Main Street, Belle Plaine, MN 56011
(952) 873-5900



KINGSWAY RETIREMENT LIVING
A MINISTRY OF THE LUTHERAN
HOME ASSOCIATION

QUALIFICATION AND APPLICATION REQUIREMENTS

Note: nothing contained in these guidelines constitutes a guarantee or representation that all current occupants have met these guidelines. This document serves as a guideline for applicants and is not intended to be comprehensive. Screening and application requirements are subject to change.

- Application fees cover the cost and administration for running individual background and credit checks.
- Applying does not guarantee approval by the Landlord, nor does it constitute a lease for the home which you applied.
- Only if approved by the Landlord will you be given the opportunity to pay a deposit and sign a lease to reserve a property.
- We receive a lot of applications. However, many applicants do not receive approval, pay a deposit and/or sign a lease. We continue to accept applications until one applicant has completed all necessary steps to reserve the property. Applications are processed on a first come first serve basis.

Application Needs. Your application is complete only upon our receipt of all five (5) application requirements listed below.

1. Complete and Sign the Lease Application – Fill out and electronically sign the lease application. By completing and signing the lease application, the Applicant(s) authorizes Kingsway Retirement Living and/or contracted company to verify credit history and run a criminal background check, as well as income verification and rental history verification.
2. Attach Photo Identification – All applicants must provide a legible copy of their driver's license or other government issued photo I.D. (e.g. Passport, Permanent Resident Card, Military ID etc.).
3. Attach Income Verification Documents – Kingsway Retirement Living evaluates applicants based on available apartments and ability to pay. It is recommended to show the ability to pay for rent and services for a minimum of 2 years.
4. Pay Application Fee(s) – A nonrefundable Application Fee of \$100 per adult occupant 18 years or older, except as prohibited by law.

Documents can be attached during the application process. If you do not attach documents/identification with the Lease Application, you must email these documents securely to us at info@tlha.org.

Fair housing

We do not discriminate against any person because of that person's race, color, creed or religion, sex, sexual orientation, national origin, age, marital status, military status, handicap, disability, or any other protected status.

Screening Policy

Occupancy Guidelines – The following occupancy standards apply based on two persons per bedroom, plus one per home. 1 Bedroom = 2 Persons; 2 Bedroom = 4 Persons. These occupancy standards do not apply to anyone protected under the Federal Fair Housing Guidelines as they relate to familial status. The protections afforded against discrimination on the basis of familial status shall apply to any person who is pregnant or is in the process of securing legal custody of any individual who has not attained the age of 18 years." The Landlord reserves the right, however, to limit occupancy in unique situations due to the physical limitations of the property (for example, limitation of the building's sewer and electrical systems) and state and local building codes that impose their own set of minimum space requirements per occupant.

Age – All Applicants 55 years of age or older must be listed on the lease and pay the nonrefundable Application Fee (\$100 per person except as prohibited by law).

Credit Check – We will request a credit report on all applicants to verify credit worthiness. All applicants must have a minimum average combined credit score of 500 or above (for example, if one applicant's score is 480 and the other applicant's score is 560, the combined average credit score is 520); however, tenants will not be disqualified solely for having a credit history.

- Please note: Applicants with an average combined credit score between 500 and 620 may be required to pay additional deposits or advanced rent to reserve a property.

Criminal Background Check – A criminal background check will be conducted for each applicant and occupants aged 18 years or older. A conviction for the illegal manufacture or distribution of a controlled substance is cause for an automatic denial of an application by the Landlord. Criminal convictions relating to violent acts, crimes of dishonesty or breach of trust, or matters of similar nature or severity, may be cause for denial of an application. In addition to the nature and severity of the conviction, the Landlord will consider factors including, without limitation, the amount of time that has passed since the relevant conviction and whether such conviction could reasonably be deemed to be indicative of a potential risk to safety and/or property.

Income – Applicants must provide proof of verifiable gross household monthly income. Total rent payment per month cannot be more than 35% of the applicants' combined gross monthly income. Applicants who meet these criteria will only need to pay entrance fee and first month's rent prior to move-in.

- Please note: conditional approval may be granted to applicants in which total rent payment per month is between 36% and 45% of the applicants' combined gross monthly income. Conditionally approved applicants may be required to pay additional deposits or advanced rent to reserve a property.

Rental History – If your most recent residence is a rental property, you will need to provide a copy of the lease agreement and one of the following: (i) six months of bank statements showing monthly rental payments, (ii) six months of canceled rent checks or (iii) six months of rent payment receipts. Applicants who are unable to verify recent rental payments may be required to pre-pay last month's rent prior to move-in. Proof of rental payments does not apply to applicants who owned their own home for the 6 months prior to the lease term.

Automatic Declines

Final decisions on all applications are based on standard criteria set by the Landlord, including rental and credit history, ability to pay rent and background check results. Applicants will be automatically denied for any of the following:

- Prior Evictions within three (3) years of application
- Average combined credit score for all Applicants is below 500
- Identity cannot be verified
- Income cannot be verified
- Open bankruptcies or bankruptcies within past 3 years
- Insufficient income – Total rent payment per month is more than 46% of the applicants' combined verifiable gross monthly income
- Any landlord collection in the past 3 years
- Overdue debt of \$5000 or more, including balances on outstanding civil judgments (does not include student loans or medical bills/debt)
- A conviction for the illegal manufacture or distribution of a controlled substance
- Registered Sex Offenders
- Misrepresentation(s) or falsifications of application

Application Disclosure Agreement

Kingsway Retirement Living bases their rental application approval or denial on the following criteria:

- **Criminal History**
- **Income/Source of Income**
- **Credit History**
- **Rental/Housing History**

Applicant name _____ Date _____

Signature _____

Returning of application fee (if applicable)

Should your rental application be denied for any reason **not** listed above, your application fee will be returned to you. If we would refund your application fee, identify below how you would prefer to receive the refund. Please check one of the boxes below.

☐ Please mail my application fee to:

Name _____

Address _____

☐ Please destroy my application fee.

☐ Please hold my application fee and I will make arrangements to pick it up at Kingsway Retirement Living within 24 hours after I have been contacted.