



## ForeFront Property Management Rental Criteria

Application fees are \$75 per individual. All individuals the age of 18 and older that will be living in the home will need to apply.

**\*\*\*Applicants must view the property prior to having their application processed. ForeFront Property Management does not rent homes sight unseen. \*\*\***

### Application Review Process

Applications will be reviewed during business hours Monday-Friday 9am-4pm. Applications received after hours, on the weekend, or during holidays will be reviewed during the following business day. Applications for consideration are on a first come, first serve basis for **fully** completed applications. If there are missing applicants, information or proof of funds, or an incomplete petscreening.com profile for pets your application will be considered incomplete, and we will move on to the next complete application.

### Two years of Good Rental History

No Forcible Entry & Detainers (Evictions) unless you have a verifiable documentation of landlord irresponsibility. However, a FE&D due to property damage by the resident will not be accepted under any circumstance. No history of any damage to the residence, or an outstanding balance due to a previous landlord. We can accept base housing as rental history.

### Criminal Background Check

Residency may be denied due to criminal history (see Criminal Background Criteria, pg. 5)

### Verifiable Gross Income

Income should be at least three (3) times the monthly rent and verifiable from an unbiased source: employer through pay stubs, tax returns, and/or bank statements. Self-employed income may also be verified with a CPA-prepared financial statement or tax returns. Applicants may elect to use Plaid Income Verification within the application. Using Plaid Income Verification will allow our Company to process applications faster.

Your employment history should reflect at least 6 months with your current employer. Transfers or relocations must have correspondence showing an accepted job offer. Any verification fees required by the employer must be paid by applicant.

Applicants who do not meet the above employment or income requirements must submit Savings Account statements showing a minimum average balance equal to 8 months of rental payments, for the last 6 months.

*(Section 8 vouchers and certificates may be accepted. The resident must meet the same criteria as those seeking non-subsidized housing.)*

### Credit History

Credit history must show that the resident has paid bills on time and does not have a history of debt write-offs or accounts that have gone into collection. Residency may be denied due to poor credit history. Contingent on your credit score, a risk mitigation fee may be assessed (*see below*). Credit Score 539 and below will be declined.

Our company offers two options for security deposits:

**Option A:** Prior to move-in you will be required to bring to our office in certified funds the security deposit based upon the criteria below. These funds will be held in a trust account and disbursed per the terms of your contract at the conclusion of your lease.

Credit Score of 540-599 = Security Deposit of 2x the monthly rental amount

Credit Score of 600-620 = Security Deposit of 1.5x the monthly rental amount

Credit Score of 621 & above = Security Deposit of 1x the monthly rental amount

**Option B:** Approved applicants with a credit score of 600 and higher may elect to enroll in our Security Deposit Waiver Program. In lieu of paying the traditional security deposit amounts listed above, you may pay a monthly fee. The fee will be determined by our third party affiliate that administers the product. **This fee does not exclude you from being obligated at the conclusion of your lease for any damages or charges that have been incurred.**

**Lease Administration Fee - \$199.00 (one-time fee)**

Upon approval of an application our team will draw up and send out the leasing packet for the approved applicant(s) to review and sign. Once completed we will add you to the online resident portal and an invite will be sent across for you to complete a login to your new resident portal.

**End of Lease Agreement and Tenant Move Out:** After ForeFront Property Management conducts a final move out assessment of the property, any damage to the home (above normal fair wear and tear) will be the responsibility of the resident. The outgoing resident will receive a copy of the final inspection along with an itemized final bill considered due and payable upon receipt. Outgoing residents failing to pay in a timely manner will be turned over to a 3rd party collection agency.

### Risk Mitigation Fee

ForeFront Property Management can offer applicants with lower than a 620 credit score an opportunity to rent from us by offsetting the monetary risk for the owner and the management company. Applicants may still be approved with less than a 620 credit score or combined credit score of 620. A one-time risk mitigation fee will be applied for qualifying individuals for leaseholder positions based on credit score criteria:

- Credit Scores between 540-574: One time risk mitigation fee \$1,500.00
- Credit Scores between 575-599: One time risk mitigation fee \$1,000.00
- Credit Scores between 600-620: One time risk mitigation fee \$500.00
- Credit Scores between 621 & above: No additional risk mitigation fee required.

### Co-Signer on Applications

Co-signers are a welcomed addition to anyone's application to help secure a new home through our office. In order for a co-signer to be qualified as an additional backer on a lease agreement, the co-signer must:

- Earn 4 times the monthly rent amount
- Have a credit score of 700 & above

### Maximum Occupancy

Occupancy availability is determined by FHA, HUD & IRPC guidelines where applicable.

### Resident Liability Insurance

ForeFront Property Management requires you to have Tenant Liability Insurance with a minimum policy coverage amount of \$100,000 that names ForeFront Property Management as additionally insured.

**Submit Valid Driver's License, State issued photo ID, or Government issued ID (Passport, Visa, PRC, etc.) for each Residential Lease Application submitted.**

### Six Month Lease Agreement Option = Base Rent + 20%

Not looking for a traditional full 12-month lease term? A 6-month lease option is available at an increased rate of 20% added to the current rental listing price being advertised for the home. If not requesting a 6-month lease then the minimum lease term is 12 months; longest available terms are 24 months.

Example: \$1,500 a month X 20% = \$300, new monthly rent = \$1,800.00 a month

### **Resident Benefits Package Lease Addendum: \$50 a month fee (in addition to monthly Rent)**

Required with ALL lease agreements under ForeFront Property Management is the enrollment in the Resident Benefits Package. Inclusions in the Resident Benefits Package:

- Included Online Resident Portal for Maintenance, Payment Options, and Electronic Statements.
- 24/7 Maintenance Hotline with Live Phone Support.
- Piñata -Earn rewards points towards select redeemable gifts.
- Free Credit Reporting for All Rental Payments made during this Lease to TransUnion.
- Credit Monitoring
- Pest Control Services
- Access to Rent Protection Program

**Pet Policy**

Rental Criteria for Animals: Animal policies vary from one homeowner to another. Some owners do not permit animals (other than approved service animals or ESA’s) on the property, while others restrict the type and/or size of allowable animals. No more than two animals per household are permitted without specific owner approval. On a case-by-case basis, ForeFront will allow for Restricted Breed dogs that are all or any portion of mixed with the following breeds:

*Akita	*Rottweiler	*Doberman	*American Bulldog
*Bull Terrier	*German Shepherd	*Great Dane	*Bullmastiff
*Husky	*Chow	*Presa Canario	*Pit Bull
*Staffordshire Terrier	*Wolf Type Dog	*Siberian Husky	*Combination of Any

Each approved animal in this list will incur an additional monthly fee of \$30.00 per animal. Residents may be evicted for misrepresenting any of the above type(s) of dog, as well as for being in possession of any poisonous, dangerous, endangered species or otherwise unauthorized animal. Our animal policies are strictly enforced and can be grounds for eviction.

Service or Emotional Support Animals: Any requests to allow for certified service animals or Emotional Support Animals must be accompanied by current documentation and will be reviewed by a third party pet screening company at the follow link: <https://forefrontpm.petscreening.com/> Select Assistance Animals tab to begin the process.

We require with your application, a **completed** petscreening.com profile for **each** pet. The approval process and final determination of breed will be the responsibility of ForeFront. These determinations are final. Please utilize the following link and select Household Pets to begin the process: <https://forefrontpm.petscreening.com/>

Standard Animal Fees (non-breed specific from list above):

**Lease Signing:** \$99.00 Fee for a pet inspection (will take place between month 3-6 of the lease)

Monthly: \$30.00 a month pet fee per approved pet.

**Restricted Breed List Approved Animals:**

Monthly: \$30.00 a month pet fee per approved pet + \$30.00 Restricted Breed Fee

**Dog Liability Insurance:** All approved restricted breed dogs must comply with the following:

- 1) Purchase Dog Liability Insurance with a minimum coverage of \$100,000 per incident.
- 2) Name ForeFront Property Management as “**ADDITIONALLY INSURED**” on this policy and provide proof. Recommendations: Conduct a Google Search for “Dog Liability Insurance” online and seek several quotes from insurance providers licensed in Texas for your pet.

This must be completed and presented to our office prior to move in.

### Criminal Background Criteria

Criminal Records **MUST** contain **NO** convictions of the following offenses within the time periods specified:

#### **Convictions Of Crimes That Disqualify For Residency For Lifetime**

- First or Second-Degree Murder
- First Through Third Degree Assault
- Kidnapping
- First Through Fourth Degree Criminal Sexual Conduct
- Arson
- Harassment and Stalking
- Any currently registered sex offenders are disqualified from tenancy A Conviction in another jurisdiction that would be a violation of the above crimes

#### **Convictions Of Crimes That Disqualify For Residency For 10 Years After The Completion Of Their Sentence**

- Third Degree Murder
- Second Degree Manslaughter
- Criminal Vehicular Homicide or Injury
- Simple or Aggravated Robbery
- Any Felony Drug or Narcotics Convictions
- False Imprisonment
- Carrying a weapon without a permit or any other weapons charge Felony
- Theft
- Felony Forgery
- Felony Burglary
- Terrorist Threats
- Felony Controlled Substance
- A Conviction in another jurisdiction that would be a violation of the above crimes

#### **Convictions Of Crimes That Disqualify For Residency For 5 Years After The Completion Of Their Sentence**

- Non-Felony Violation of Harassment and/or Stalking
- Fourth Degree Assault
- Any Misdemeanor Drug or Narcotics Conviction
- A Conviction in another jurisdiction that would be a violation of the above crimes

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.

**ANY QUESTIONS ABOUT THE APPLICATION PROCESS SHOULD BE SENT IN WRITING TO**  
[leasing@forefrontpm.com](mailto:leasing@forefrontpm.com).