

RESIDENTIAL TENANT SCREENING POLICY

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Missouri Residential Rental Properties

Effective Date: Jan 1, 2026

This Tenant Screening Policy establishes the criteria used by the Landlord when evaluating rental applications. The same criteria will be applied consistently to applicants for comparable Missouri rental properties. This policy is subject to applicable federal, Missouri, and local fair-housing and landlord-tenant requirements.

1. Income

Applicants must demonstrate gross verifiable monthly household income of at least 3.0 times the monthly rent, unless the Landlord's established criteria permit an alternative qualification method.

- Employment income
- Self-employment income
- Retirement or pension income
- Social Security or other verifiable benefits
- Investment income
- Other lawful, verifiable recurring income

The Landlord may request reasonable documentation to verify income.

Lawful sources of income will be evaluated in accordance with applicable law. Participation in a housing-assistance program will not by itself be treated as evidence that an applicant is financially unqualified.

2. Employment

Applicants who are employed must provide sufficient information to verify current employment and income.

The Landlord may contact the employer or use other lawful means to verify employment and income.

Self-employed applicants may be required to provide reasonable documentation demonstrating recurring income sufficient to satisfy the income requirement.

3. Credit History

The Landlord may obtain and consider an applicant's credit report and credit history.

Minimum Credit Score

Applicants are generally required to have a minimum credit score of 600 to satisfy the Landlord's standard credit-screening criterion.

An applicant with a credit score of 600 or higher satisfies the minimum credit-score requirement, subject to satisfaction of all other applicable screening criteria.

An applicant with a credit score below 600 ordinarily does not satisfy the standard credit-screening criterion. The Landlord may consider documented mitigating circumstances and other reliable financial information when determining whether the applicant satisfies the overall screening criteria.

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The Landlord may consider:

- Credit score
- Payment history
- Outstanding debts
- Collections
- Charge-offs
- Defaults
- Bankruptcies
- Credit utilization
- Unpaid rent or utility obligations reported to credit bureaus
- Other credit information relevant to the applicant's financial obligations

A credit score is one component of the tenant-screening process. The Landlord may deny an application based on other established screening criteria even when an applicant's credit score is 600 or higher.

Applicants With No Established Credit

An applicant will not be denied solely because the applicant has no established credit history or no meaningful credit score.

In such cases, the Landlord may evaluate verified income, rental-payment history, prior landlord references, outstanding debts, and other reliable evidence of the applicant's ability to meet the financial obligations of the tenancy.

Credit Score Source

For purposes of applying the minimum credit-score criterion, the Landlord may use the credit score provided by the Landlord's designated tenant-screening or consumer-reporting provider.

4. Rental and Eviction History

The Landlord may verify current and prior rental history.

- Prior evictions
- Unpaid rent
- Rental-related collections
- Repeated late payment of rent
- Lease violations
- Unlawful occupancy
- Damage to rental property
- Negative rental references
- Outstanding balances owed to previous landlords
- A demonstrated pattern of failing to comply with rental obligations

A pattern of serious rental problems may result in denial.

Eviction Screening

The Landlord may consider eviction records and eviction judgments when evaluating an applicant.

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The Landlord will consider the circumstances and outcome of an eviction record rather than treating every eviction filing as equivalent to an eviction judgment.

5. Criminal History

The Landlord may obtain and consider an applicant's criminal history as part of the screening process.

The Landlord may consider the nature and seriousness of an offense, number of convictions, repeated or continuing patterns, age and recency of convictions, and conduct relevant to legitimate property or resident-safety concerns.

The Landlord will not use an applicant's criminal history as an automatic substitute for evaluating the applicant's overall qualifications.

DUI Convictions

Multiple DUI convictions may be considered as part of an applicant's criminal history.

A pattern of repeated DUI convictions may result in denial of an application based on the number, frequency, and recency of the convictions.

Drug-Related Convictions

The Landlord may consider convictions involving unlawful manufacture, distribution, trafficking, or possession of controlled substances.

Violent Offenses

The Landlord may consider convictions involving violence, threats of violence, robbery, burglary, assault, or other offenses involving conduct that may reasonably affect the safety of residents or the property.

Property-Related Offenses

The Landlord may consider convictions involving theft, burglary, arson, intentional property damage, fraud, or similar offenses.

The Landlord will consider the nature, severity, and recency of criminal conduct rather than applying a blanket rule that all criminal records result in denial.

6. Accuracy of Criminal-History Information

The Landlord may verify criminal-history information through lawful public records or a tenant-screening company.

The Landlord may consider only information that is reasonably verified and attributable to the applicant.

If an applicant disputes the accuracy of criminal-history information, the Landlord may consider documentation supplied by the applicant concerning the record.

7. Bankruptcy

The Landlord may consider bankruptcy and related financial information when evaluating an applicant's ability to satisfy the financial obligations of the lease.

8. Number of Occupants

The Landlord may establish reasonable occupancy limits based on the size and configuration of the rental property, applicable building requirements, and applicable law.

All occupants who are required to be screened under the Landlord's application procedures must provide the requested information.

9. Rental References

The Landlord may contact current and prior landlords to verify rental payment history, lease compliance, property condition, notices or lease violations, outstanding balances, and whether the applicant properly vacated the property.

10. Pets and Animals

The property is no-pet, except that assistance animals required as a reasonable accommodation for a disability will be considered in accordance with applicable fair-housing laws.

Applicants must disclose any animal that will reside at or regularly stay at the property and must submit a reasonable-accommodation request when applicable.

The Landlord may request reliable disability-related information when the disability or disability-related need for the animal is not apparent or already known. The Landlord will not require disclosure of a specific diagnosis or unnecessary medical information.

Assistance animals are not pets. The Landlord will not charge pet rent, a pet deposit, or a pet fee for an approved assistance animal, although the applicant or resident may remain responsible for actual damage caused by the animal beyond ordinary wear and tear.

The Landlord may deny or withdraw approval of an assistance animal when permitted by applicable law.

11. False or Misleading Information

Providing materially false, incomplete, or misleading information on a rental application or assistance-animal request may result in denial of the application or request, to the extent permitted by applicable law.

- Income
- Employment
- Rental history
- Eviction history
- Criminal history
- Number of occupants
- Identity
- Information relevant to an assistance-animal request
- Other information relevant to the application

12. Application of Criteria

The Landlord will apply the screening criteria consistently to applicants for comparable properties.

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The Landlord reserves the right to consider the applicant's overall qualifications rather than relying on any single factor unless a specific minimum requirement has been established.

The Landlord may modify these criteria prospectively, but changes will not be made selectively for the purpose of approving or denying a particular applicant.

13. Fair Housing and Missouri Protections

The Landlord will comply with applicable federal, Missouri, and local fair-housing laws.

The Landlord will not make rental decisions based on race, color, national origin, ancestry, religion, sex, familial status, disability, or other characteristics protected by applicable law.

The Landlord will consider reasonable-accommodation requests, including requests involving assistance animals, as required by applicable law.

An applicant or tenant will not be denied tenancy solely because the person is or has been a victim of domestic violence, sexual assault, or stalking, where Missouri law provides such protection.

14. Consumer Reports and Adverse Action

When the Landlord obtains a consumer report from a consumer reporting agency, including a credit report or tenant-screening/background report, the Landlord will comply with applicable requirements of the Fair Credit Reporting Act.

If information in a consumer report contributes to an adverse action, including denial of an application, the Landlord will provide the applicant with the required adverse-action notice.

15. Applicant Acknowledgment

By submitting a rental application, the applicant acknowledges that the Landlord may verify information provided in the application and may obtain consumer reports and other information permitted by applicable law for purposes of evaluating the application.

The applicant understands that satisfying one screening criterion does not guarantee approval if the applicant does not satisfy other applicable screening criteria.

This policy is intended as a general tenant-screening policy and does not replace legal advice regarding a particular property or municipality.