

WESCOTT HILLS REVISED BUILDING ASSOCIATION

Wescott Hills Leasing Policy

December 03, 2019

Change Log

Date	Change
09/22/2018	Updated low score, no score requirements
05/23/2019	Updated household income requirements
12/03/2019	Updated household income requirements, low score requirements.
11/05/2020	Updated requirements to exclude fleeing from police, rioting.

Applications and Leases.

- Owners who wish to lease their property must use the Wescott Hills Master Application and Wescott Hills Lease Addendum.
- Owners must provide a copy of the application, lease and all signed addendums to the Wescott Hills Management Company. In addition, Owners must keep the office current on all information pertaining to all persons residing in the unit.
- The maximum allowable occupancy is 2 persons per bedroom.
- All leases will have the following forms signed by the Resident and Owner.
 - Wescott Hills MCC Group Application
 - Drug Free Crime Free Addendum
 - Wescott Hills Lease Addendum
- Preliminary approval should be in one business day. Final Approval will take 3 - 4 business days. Applicants are rejected, unless specifically accepted.
- Each Owner is responsible to comply with the mandatory Tenant Screening Criteria, and present only pre-qualified tenant candidates to the Screening Committee via MCC Group.
- Each owner and occupant is responsible for full compliance with the Wescott Hills Rules and Regulations and for ensuring compliance by all family members, guests, visitors, lessees, and other persons invited onto the property.
- Failure to pay Association dues and fees will result in any future tenant applications being denied.
- All documents will be available on the WescottHills.com website.

Procedure to Approve Tenants

1. Owner provides a Wescott Hills MCC Group Lease Application to prospective Tenant. The tenant will fill the application out completely. The Owner will verify the full name and driver's license number match the application. The Owner shall also verify pay stubs to validate income, if available
2. The Owner will do some preliminary checks. If the tenants have major issues, they are easy to find and will save the Owner a background check fee.

Some websites that may be helpful to do preliminary background checking:

Minnesota Court Sites (Criminal, Civil and Judgments)

<http://www.mncourts.gov/default.aspx?page=1927>

Minnesota Bureau of Criminal Apprehension

<https://cch.state.mn.us/pcchOffenderSearch.aspx>

National Court Websites

<http://www.ncsc.org/topics/access-and-fairness/privacy-public-access-to-court-records/state-links.aspx>

3. After the Owner is satisfied the Tenant should pass the background check, application will be faxed to MCC Group at 952-942-0582. If you do not have a fax, the application can be emailed to consumercare@mccgrp.com and sales@mccgrp.com. Emailed applications may take longer to process than faxed applications.

If you do not have access to a fax machine, there may be other methods to fax documents such via email, or a public fax location such as the library or OfficeMax.

MCC should have the preliminary check (Preview) completed of a faxed application within two hours. It can also be entered directly by any member of the tenant screening committee. Instant results will be available with this direct entry method.

4. The Tenant Screening Committee will receive an email when the preliminary check (Preview Report) is complete.

If approved, the Owner will receive a report of the preliminary (Preview) check. The Owner should notify their tenants they have passed the *preliminary* check – IF the tenant passes any additional landlord checks.

If rejected, the owner will receive a report, and the tenant may be mailed the Adverse Action Letter by the Association.

A denial letter is automatically created with every background check by MCC. If you need that preformatted letter, please request it from a member of the tenant screening committee.

5. MCC Group will continue manual verification which will include employment and landlord verification.
6. When final checking is complete, a Full View report will be generated. MCC Group will send an email to the Tenant Screening Committee.
7. A member of the tenant screening committee will look at the report and look for any criteria which would violate the mandatory Tenant Screening Requirements.

8. If approved, the Owner will receive a copy of the Full View report. The Owner should notify their tenants they have passed the final check – IF the tenant passes any additional landlord checks.

If rejected, the owner will receive a report, and the tenant may be mailed the Adverse Action Letter by the Association

9. There is no guarantee that any tenant passing the Association checks will be a good tenant or not.
10. Regardless of any approval received, it is the Owners responsibility to ensure their tenants meet the Tenant Screening Requirements.

Leasing Signing Procedure

1. All tenants 18+ must sign the Wescott Hills Lease Addendum. A pre-signed copy by Wescott Hills will be available on the website.
2. All tenants 18+ must sign the Drug Free Crime Free Addendum.
3. After addendums and lease are signed, the Lease, Drug Free Crime Free Addendum and the Wescott Hills Lease Addendum will be sent to Wescott Hills Owners Association. A scanned emailed copy would be preferable.

Tenant Screening Qualifications

Eagan Hills takes a “wholistic” approach to reviewing applications. The whole picture is considered. This is not just for the purpose of accepting, but also rejecting applications. The process is also intended to be as objective as possible.

Eagan Hills is simply looking for good people without a history of causing problems to occupy our rental units and who are not expected to cause problems for the 119 other residents at Eagan Hills if they are allowed to live in one of our rental units.

Eagan Hills requires a “Responsible” person to be part of any household. They must live in the household, and will typically be the head of the household. Eagan Hills believes that the more responsible the Responsible person is, the more responsible the entire household will be.

1. Application Process

- a. Wescott Hills Building Association does not discriminate on the basis of race, religion, color, sex, national origin, familial status, or disability status, marital status, sexual orientation, or public assistance status.
- b. Positive identification of the applicant must be provided, along with proof of social security number.
- c. Any false or misleading statements on the application may lead to denial or termination of the tenancy.
- d. If one applicant of a group of applicants is declined by the Association, all applicants for that group shall be declined. No further applications or approvals will be processed or accepted from any of the applicants of the group separately for a period of 12 months.
- e. The Association reserves the right to reject applications, for any reason, if the Association determines the applicant(s) may create an unsafe environment for its residents, or the Owner or applicants have attempted to circumvent or by-pass the intent of the Tenant Screening process.
- f. The Tenant screening process applies to all tenants and all buyers that are using seller financed mortgages, including, but not limited to, Contracts for Deeds.

2. Criminal Criteria

- a. The criminal record look back period is ten (10) years.
- b. A single felony conviction will disqualify an applicant for the look back period. This includes, without limitation, felony DWI's.

- c. Registered sex offenders will be disqualified for the look back period. This includes all sex crimes, without limitation, whether felonies, gross misdemeanors, misdemeanors or any other classification including Criminal Sexual Conduct (CSC). Category two and three sex offenders are disqualified for life.
- d. Any offense of a physical or violent nature against either a person or property will disqualify an applicant for the look back period. This includes, but is not limited to, property damage, theft, assault (including domestic), forgery, burglary, robbery, threats, etc. will result in denial of the application.
- e. Add "Give False Name To Police" or "Giving Peace Officer False Name", "Drivers' Licenses - Display or Represent as One's Own Any DL or MN ID Issued to Another" or similar in the past five (5) years. Fleeing police, rioting, etc. are also part of this exclusion. A single conviction for these criminal offenses in the past five (5) years will be cause for rejection.
- f. Three or more misdemeanor convictions (including petty misdemeanors), or worse, in the previous five (5) years will result in denial of the application. Two (2) petty misdemeanor or worse in two years will result in denial of the application. These exclude speeding tickets, parking tickets, expired registration, seat belt tickets, and other inconsequential driving violations. Both driving without insurance or without a valid driver's license is a criminal violation and will be counted.
- g. Busy Beaver Clause. Three police hits in a year, or more than six in three years are cause for rejection. This includes speeding tickets, parking tickets, expired registration, seat belt tickets, and other inconsequential driving violations.
- h. All crimes are based on their original charge, not plea bargained conviction. Open charges are counted as convictions until resolution is reached. Dismissed charges with conditions, or charges that are with conditions or continued for dismissal, are counted as a conviction. Anything other than a straight, clean dismissal will be counted as a conviction.
- i. If a "No proof of Insurance", "No Insurance", "Driving after Suspension (DAS)", "Driving after Revocation (DAR)", "Driving After Cancellation", etc." or similar in the past five (5) years has occurred, the Tenant may be required to show proof of having a valid driver's license or insurance if any of these convictions have occurred in the look back period.

3. Credit

- a. At least one occupant must score 600 or higher on their credit score, this must be the “Responsible” person of the household (i.e. Head of Household).
- b. If any applicant scores less than 575, it will be cause for rejection.
- c. A Tenant without a credit score may be accepted, if they are on the lease with an acceptable applicant with a credit score of at least 650, this must be the “Responsible” person of the household.
- d. The tenant without the credit score must not have any collection accounts, judgments, or other derogatory accounts, including evictions, for any reason. A single derogatory mark on any report, including the criminal report, will disqualify them. There is no maximum look back period. All petty misdemeanors or worse will be counted. The applicant must provide a US Government issued ID and SSN card showing the same name and number as provided on the application.
- e. There will be a limit of one resident per household with either a no-score credit report, or a score between 575 and 600, assuming all other criteria is met. If a household adds a new resident, the credit score of the new resident must be at least 600.

4. Rental History

- a. Any unlawful detainer or eviction actions for non-financial reasons in the previous 5 years.
- b. Any previous resident of Wescott Hills that was asked to leave by the Board or is on the ‘Do Not Rent” list.
- c. No leases or addendums may be signed that would supersede the Wescott Hills Lease addendum, or Association rules and/or policies. This includes Section 8 leases, HUD leases, South St. Paul HRA, Wilder Foundation, Supportive Housing Program, Housing Trust Fund Rental Assistance or any other lease. The Association needs the ability to enforce its rules immediately and cannot have the obstacle of third party interference that could create a more dangerous environment for the rest of the residents. No leases are ‘grandfathered’ in.

5. Income

- a. Monthly gross household income must equal \$46,000 annually.