



Real Estate Management – Sales

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Louisville, Kentucky 40205
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www.RobertMasseyCo.com

General Rental Application Information

WHO NEEDS TO APPLY? All occupants 18 years or older are required to submit an application.

APPLICATION FEE - Non-refundable fee paid online when submitting an application.

ADMINISTRATION FEE - \$100 Admin fee will be charged after an approval and due prior to moving into the unit.

THE APPLICATION PROCESS

Once an application has been received by our office, we will complete the following:

- Criminal background check
- Sufficient income check
- Credit check
- Eviction search
- Verify the past five years of home ownership and/or rental history
- Verify the past five years of employment.

REASONS FOR AUTOMATIC DENIAL: Applicants with conviction of a serious felony within the last TEN YEARS will be generally denied. Some exceptions may occur. Other criminal infractions will be judged on a case-by-case basis taking into consideration the seriousness of the crime, the length of time since the crime, and references after the crime. Serious crimes from 10 years ago or prior will be considered on a case-by-case basis.

INCOME REQUIREMENT: Applicant must have a minimum income of 2.5 – 3 times the monthly rent. Income of married couples will be combined without regard to sexual orientation or gender identity. For non-married applicants, at least one person must individually qualify.

RENTAL HISTORY: Verification of any unpaid balances to other landlords must be provided prior to approval. Verification of outstanding utility bills must be provided prior to approval.

RENTAL REFERENCES FROM FAMILY do **not** count toward your score.

SELF-EMPLOYMENT: If the qualifying applicant is self-employed, copies of the first two pages of the last two year's 1040's will be required to verify taxable income

OTHER SOURCES OF INCOME: To verify SSI, child support, and other sources of income, documentation such as an award letter, will need to be provided.

QUALIFICATION is based upon the following Approval Rating System:

1. Rental history and/or home ownership = 40% of the overall score.
2. Credit history = 35% of overall score
3. Stability of income/employment = 25% of overall score

RENTER'S INSURANCE: A general liability policy with a minimum limit of \$100,000 per incident will be required effective January 1, 2024. Robert Massey Company, and the property owner, must be listed as "additional insured".

