



*By submitting your application, you acknowledge reading and agreeing to the following criteria and requirements.*

1. All sections of the application must be completed. Each household member over 18 must submit a separate online application. Incomplete applications will not be processed.
2. All applicants over 18 must undergo a national background check, including FICO, Vantage, TransUnion, and Experian credit, criminal, and eviction reports.
3. A non-refundable \$40 background check fee and a \$10 processing fee apply per adult applicant.
4. Income verification requires a personal online bank connection.
5. A government-issued photo ID is required. Applicants must be legally authorized to reside in the U.S. for the lease term.
6. At least three (3) years of positive, verifiable rental history is required.
7. A valid Social Security Number is required for all applicants.
8. If requested information is not provided within one (1) business day, we will proceed to the next applicant. The first fully approved applicant will be offered the lease.
9. A completed and approved PetScreening profile is required before a lease can be offered.
10. Applications will be denied if any information cannot be verified.

**Conditional Approval Level 1:** Applicants who meet the criteria below are fast-tracked.

- a. Credit score of 750 and above
- b. Minimum of 3 or more years of verifiable rental history or home ownership listed on application
  - i. No landlord references will be done if the landlords listed on the application match municipality records.
- c. Verifiable income of 4 times the rent or more through online Income Verification.



**Conditional Approval Level 2:** Applications that meet the following criteria will require complete processing and be subject to a \$50 monthly **Risk Mitigation Fee**

- a. Credit score from 575 to 599
- b. Verifiable 2 out of the 3 minimum years of Rental History
- c. Verifiable income of 3.5 times the rent or more through online Income Verification.

**Conditional Approval Level 3:** Applications that meet at least one of the criteria below will require complete processing & a **Qualified Cosigner**

- a. No Established Credit Score
- b. Rental history is less than three (3) years.
- c. Income less than 3.5 times the rent.

**Conditional Approval Level 4:** Rent Assistance through the Housing Authority of the City of Milwaukee or Milwaukee County will require complete processing and will be considered based on the following criteria

- a. We adjust how we evaluate income based on Housing Assistance Benefits
- b. Credit Score of 600 and above.
- c. Minimum of 3 or more years of verifiable rental history or home ownership listed on application
- d. No cosigners are allowed.

**Conditional Approval Level 5:** Current Welcome Home Milwaukee tenant who wants to move to another Welcome Home Milwaukee available property.

- a. Rent payments on time in the past 12 months: meaning rent must have been paid on the 1st or earlier every month for the last 12 months.
- b. Income/Employment Verification Required to confirm the tenant makes 3.5x the rent of the home they are looking to move into
- c. No application or background check is needed



## I. JOB / INCOME

- a. Combined Household gross income at least 3.5 times the monthly rental amount [Click here to see acceptable forms of income.](#)
- b. Self-employed applicants must link their personal bank account for income verification and include their federal tax return (Profit and Loss form) from the two (2) most recent years in the application.
- c. Applicants who are full-time students and not meeting the income requirements will be approved with an approved Co-signer - [Click here to see our co-signer criteria.](#)
- d. Applicants employed under 12 months with the current employer must provide proof of income-producing employment during at least 24 of the previous 36 months.

## II. PETS

### a. Household Pets

If you have a pet, an additional pet application must be submitted at [welcomهومilwaukee.petscreening.com](http://welcomهومilwaukee.petscreening.com) administered by PetScreening, a third-party animal screening tool. Additional fees may apply - please click [here for breed restrictions, sizes, and other types of animals](#)

**A \$500 Increased Security Deposit is required - Pet Rent \$50 per pet / per month**

### b. ESA Pets

Must complete a Service /Assistance Animal Profile with [www.petscreening.com](http://www.petscreening.com) before a lease offer, once approved.

Any and all documentation must be submitted through the Pet Profile at PetScreening for verification.



### III. CREDIT / BACKGROUND CHECK

- a. **Minimum** FICO credit score of 575. Qualification is based on a tenant screening score from a third-party processor.
- b. No more than 5 accounts delinquent, past due, in collections, or charged off in the last 3 years.
- c. Any account, other than medical-related and education loans, that shows as 30 days or more past due will be considered delinquent.
- d. Applicants with delinquent accounts between 6 and 8 will be approved with a risk mitigation fee of \$50 / month.
- e. No bankruptcies filed in the last 3 years, regardless of the outcome. Except with a qualified cosigner that meets our [Cosigner Criteria](#)
  - i. If the bankruptcy was filed more than 3 years prior, the applicant may have no more than 1 account delinquent, past due, or charged off in the last 3 years.

### IV. RENTAL HISTORY

- a. No evictions filed against any household member within five years (**regardless of outcome**)
- b. Minimum of three (3) years of positive, verifiable Landlord references.
- c. Family, friends, and campus housing will not count as landlord reference.
- d. The applicant will be denied if the current or prior landlord reports that the applicant, or applicant guests, engaged in behavior in violation of the rental agreement, including, but not limited to:
  - 1. Disturbing the quiet use and enjoyment of the premises by other tenants and/or Neighbors
  - 2. Allowing people not listed on the rental agreement to reside in the premises.
  - 3. Vacated premises with a balance with the landlord or Utilities due that remains unsatisfied at the time of application with Welcome Home Milwaukee.



4. Had two or more late payments or NSF fees in a year
  5. Issues with neighbors, pets, and/or police
  6. Damaged property
  7. Unauthorized pets
- e. Applicant Homeownership will qualify for a positive reference during ownership, providing acceptable proof.
  - f. New renters with less than 3 years of rental history will only be approved with a qualified cosigner who meets our cosigner criteria.
  - g. Applicants with Landlords unable to be reached by Welcome Home Milwaukee, totaling up to 2 of the 3-year requirement, will be approved with a **risk mitigation fee** of \$50 / month.
  - h. If a risk mitigation fee is required based on the applicant's credit score or rental history, an approved **cosigner** will waive the need for the **risk mitigation fee**.

#### V. COSIGNER OPTIONS

- a. The applicant does not have an established credit history, or has an established credit score of over 575
- b. The applicant is a first-time renter or has less than 3 years of rental history
- c. The applicant is a full-time student and does not meet the income requirements
- d. [Click here to see our. Cosigner Criteria](#)

#### VI. CRIMINAL CONVICTIONS

- a. The applicant will be denied housing if he or she has been convicted of illegally manufacturing or distributing a controlled substance as defined in Sec 102 of the Controlled Substances Act (21 U.S.C. 802)
- b. If Applicant has been convicted within the last 5 years of any crime that shows a demonstrable risk to tenant safety and/or property, Applicant may be denied rental after consideration of the nature and severity of the crime, Applicant's age



at the time of the conduct, and the amount of time that has passed since the criminal conduct occurred. Other factors may be considered on a case-by-case basis. The applicant shall provide any mitigating information or documentation that he or she would like the Landlord to consider regarding any convictions at the time of application.

- c. The applicant will be denied housing if he or she is subject to a state lifetime sex offender registration program.

Common reasons applicants are denied include, but are not limited to:

- a. Information provided on the application or any verification is misrepresented or falsified, including, but not limited to, employer information, landlord information, and forms of ID.
- b. Applicant or someone associated with the Applicant harasses, threatens, or otherwise mistreats any Employee or affiliate of Welcome Home Milwaukee.
- c. Credit Score below the minimum of 575
- d. Bankruptcy within the past 3 years, regardless of the outcome
- e. Insufficient Income, or if you are unable to provide acceptable proof of income
- f. We are unable to verify active employment
- g. Excessive past due debt / Over 8 accounts delinquent
- h. Eviction filed in the last 5 years, regardless of outcome

### **IMPORTANT**

Management will continue to accept applications until a lease is executed for the particular property. Approval of an application does not guarantee placement unless a lease is executed and a deposit has been paid. A subsequent application may be approved in a quicker time frame depending on the applicant's objective quality. Applicants will be notified of their application results and placement once the application is complete.



Applications are processed in the order they are received. The only exception is that preference is given to the households able to take occupancy soonest.

The application approval time frame depends on the accuracy of the information provided by the applicant

If your application is not the first to be fully completed and approved for a specific property, you can transfer your application to any of our other available listings without reapplying. Once your application is approved, it will remain valid for 90 days from the original application date.

All application status updates will be sent via email or text message. While we understand that you're anxious to know the status of your application, please note that calling our office to check on the status of your application excessively can bog our team down and slow the approval process. We will work as quickly as possible to review your information and provide our final decision.

**DO NOT SUBMIT YOUR APPLICATION WITHOUT READING AND AGREEING TO THE ABOVE INFORMATION. APPLICATIONS WILL NOT BE PROCESSED UNTIL AGREEMENTS ARE COMPLETED, E-SIGNED AND APPLICATION FEES SUBMITTED.**

By submitting an application, you agree to all the terms of our rental criteria you understand that you may or may not be awarded the home based on the first completed and qualified application in accordance with Federal Fair Housing Law, and you acknowledge that **application fees are not refundable under any circumstances.**

**Use Date: 05/16/2025 Use End Date:**