

Tenant Screening Standards

McBride Property Management screens every applicant against the same written criteria, applied uniformly and documented. This document is published so applicants know what we look at before they pay an application fee — and so owners know we are operating consistently and defensibly.

For applicants: Read this before you apply. If you do not meet a criterion below, talk to us first — many gaps can be addressed with additional documentation, a co-signer, or a slightly higher deposit. **For owners:** These standards are the McBride PM baseline. We can adjust them to your specific property and risk tolerance during onboarding, subject to fair housing compliance.

FEDERAL FAIR HOUSING — 42 U.S.C. § 3601 ET SEQ.

McBride Property Management does not discriminate on the basis of race, color, religion, national origin, sex (including sexual orientation and gender identity), familial status, or disability. Service and assistance animals are not pets and are not subject to pet policies, pet fees, or pet deposits. Reasonable accommodations and reasonable modifications for disability are available on request.

REQUIRED DOCUMENTATION

- A separate application from every adult age 18 or older who will live in the home.
- Government-issued photo ID. Military ID is accepted.
- Two most recent pay stubs, an offer letter on company letterhead, or current military Leave and Earnings Statement (LES).
- For self-employed applicants: two most recent federal tax returns and three months of bank statements.
- Contact information for current landlord and one prior landlord.
- Non-refundable application fee per adult applicant.

THE STANDARDS

INCOME

Gross monthly income from all sources at least **3x the monthly rent**. Multiple applicants may combine income to meet the threshold. Income sources we accept without distinction include wages, salary, military pay including BAH, retirement, Social Security, child support, alimony, Housing Choice Vouchers (Section 8) where applicable, HUD-VASH, and verifiable self-employment income.

CREDIT

Minimum credit score of **620** across all adult applicants. Scores 580–619 may be approved with one or more conditions (higher security deposit within the legal cap, co-signer, or additional documentation of payment reliability). Scores below 580 may be considered with extraordinary other factors.

Open medical collections are not weighed against the applicant. Bankruptcies must be discharged. Active judgments related to housing or utilities are reviewed individually.

RENTAL HISTORY

Verifiable rental history with no money judgments by a landlord and no evictions in the last 5 years. Late payments within the last 12 months are reviewed; a pattern of habitual late payments is generally a decline. First-time renters and recently-separated military without a rental history are not penalized but may be asked for additional income documentation or a slightly higher deposit.

CRIMINAL BACKGROUND

We follow HUD's 2016 guidance on the use of criminal records in housing decisions. We do not apply a blanket criminal ban. We consider:

- Whether the record reflects a conviction (not an arrest without conviction).
- The nature and severity of the offense.
- How long ago the offense occurred.
- Evidence of rehabilitation.
- Whether the offense relates to a foreseeable risk to the property, other residents, or the surrounding community.

Convictions for the manufacture or distribution of controlled substances result in denial as required by federal law. Other convictions are reviewed individually.

OCCUPANCY

Consistent with HUD's 2-per-bedroom guidance, we generally permit two occupants per bedroom plus one additional occupant for the home. We do not restrict the age of occupants or the presence of children.

PETS

Subject to the lease and the McBride PM Pet Addendum. Service animals and assistance animals are not pets under federal fair housing law and are accommodated free of pet policies, pet fees, or pet deposits.

IF WE DECLINE YOUR APPLICATION

If we decline your application based on information in a consumer report (credit report, background check, or rental history report), federal law — the Fair Credit Reporting Act, 15 U.S.C. § 1681m — requires us to send you an Adverse Action Notice. The notice will identify the screening company that furnished the report and tell you how to obtain a free copy and how to dispute any inaccurate information.

You have the right to one free copy of the report from the screening company within 60 days of the adverse action. If anything in the report is incorrect, you can dispute it directly with the screening company and they must investigate.

HOW WE APPLY THESE STANDARDS

1 Same standards, every applicant.

We do not lower the bar for some applicants and raise it for others. We do not steer applicants toward or away from particular homes based on any protected characteristic.

2 First qualified, first served.

For each available home, we review applications in the order they are received. The first applicant who meets the published standards in full is offered the home. We do not "shop" among qualified applicants for the best one.

3 Documented decisions.

Every approval, conditional approval, and denial is documented with the specific reason and retained for at least three years. If you ever have a question about a decision, the documentation is available.

4 Reasonable accommodations.

If you have a disability and need a reasonable accommodation to the screening process (extended time, alternative documentation format, etc.), make the request in writing. We respond promptly.

OWNER CUSTOMIZATIONS AVAILABLE

An owner can adjust the standards above within fair housing limits. Examples of adjustments we accommodate during onboarding:

- Lower or higher credit score thresholds (still uniformly applied to that property).
- Restrictions on smoking inside the home.
- Restrictions on the number, size, or breed of pets — subject to fair housing law and not applicable to service or assistance animals.
- Vehicle restrictions (e.g., no commercial vehicles, no inoperable vehicles).
- Yard maintenance, pool maintenance, or pest control responsibility allocations.

Owners cannot direct us to screen on any protected class, refuse Housing Choice Vouchers in jurisdictions that have made source of income a protected class, or apply different standards to different applicants for the same home. We will not implement an instruction that creates fair housing liability for the owner.

McBride Property Management complies with the Federal Fair Housing Act, the Fair Credit Reporting Act, the Servicemembers Civil Relief Act, the Americans with Disabilities Act, and applicable state and local laws. This document describes the standards McBride Property Management applies to applicants for residential single-family rentals managed under contract. It does not create rights independent of the lease, applicable statutes, or applicable regulations. Standards are reviewed periodically and may be updated; the current version applies to all applications received on or after the date of this document.