

# Screening Criteria Template Edit

## Template Information

Template Name AMOSO Standard

## Income

### Income-to-Rent Ratio

Decision	Total Monthly Income of Applicant(s)
Approved	At least 3.5 times monthly rent
Manual review required	At least 3 times but less than 3.5 times monthly rent
Automatic denial	Less than 3 times monthly rent

### Estimated Disposable Income after Debt and Rent

Decision	Total Estimated Disposable Income after Debt and Rent
Approved	At least \$860.00
Approved with co-signer	At least \$400.00 but less than \$860.00
Automatic denial	Less than \$400.00

## Credit History

No Credit File/Score Manual review required

### Credit Score

Decision	Score
Approved	620 or higher
Approved with co-signer	500 - 619
Automatic denial	499 or lower

### Bankruptcies

Decision	Bankruptcies
Approved with increased security deposit	Any open bankruptcies
Approved with increased security deposit	Any discharged bankruptcies within the last 5 years

### Accounts in Collection

Decision	Accounts in Collections
Approved with co-signer	3 or more accounts in collections
Automatic denial	7 or more accounts in collections
Calculation Excludes: Accounts less than \$200.00 Medical Accounts Student Accounts	

## Rental History

### Evictions (Judgments Only)

Decision	Evictions
Automatic denial	Any eviction judgments within the last 7 years

## Criminal History

### Felonies

Decision	Crimes
Automatic denial	Any criminal mischief within the last 7 years
Automatic denial	Any dishonesty/fraud within the last 7 years
Automatic denial	Any driving under the influence offenses within the last 7 years
Automatic denial	Any drug possessions within the last 7 years
Automatic denial	Any drug trafficking/manufacturing within the last 7 years
Automatic denial	Any marijuana trafficking/manufacturing within the last 7 years
Automatic denial	Any other crimes against persons within the last 7 years
Automatic denial	Any other crimes against property within the last 7 years
Automatic denial	Any financial non-violent offenses within the last 7 years
Automatic denial	Any sexual offenses within the last 7 years
Automatic denial	Any violent offenses within the last 7 years
Automatic denial	Any weapon offenses within the last 7 years

### Misdemeanors

Decision	Crimes
Manual review required	Any dishonesty/fraud within the last 5 years
Manual review required	Any drug possessions within the last 5 years
Automatic denial	Any drug trafficking/manufacturing within the last 5 years

Decision	Crimes
Manual review required	Any marijuana trafficking/manufacturing within the last 5 years
Automatic denial	Any other crimes against persons within the last 5 years
Automatic denial	Any other crimes against property within the last 7 years
Manual review required	Any financial non-violent offenses within the last 5 years
Manual review required	Any sexual offenses within the last 7 years
Automatic denial	Any violent offenses within the last 7 years

## Registries

Decision	Registry
Manual review required	Listed on sex offender registry
Automatic denial	Found in OFAC/terrorist database records