RMA Real Estate Management Associates

Rental Qualification, Application & Screening Policy

Professional Property Management Standards
As Updated July 1, 2026

Purpose

This policy establishes the rental qualification standards and application policy used by RMA Real Estate Management Associates when evaluating a prospective tenant for leasing a property. These standards are applied consistently to all applicants in accordance with the Fair Housing Act, the Fair Credit Reporting Act, Georgia law, and other applicable laws. Submission of an application does not guarantee approval.

Equal Housing Opportunity and Fair Housing

RMA is an Equal Housing Opportunity provider. We do not discriminate on the basis of race, color, religion, sex, national origin, familial status, disability, or any other protected characteristic under applicable law. Every application is evaluated using the same standards as set forth in this policy, and rental decisions are never based on personal preference about an applicant or household.

Screening Disclaimer

RMA conducts comprehensive screening to protect property owners, residents, and the communities we serve. Screening criteria evaluate an applicant's ability to fulfill lease obligations and comply with applicable law. Each application is reviewed individually using objective criteria.

Application Requirements

- Every occupant 18 years of age or older must complete an application.
- Valid government-issued photo ID required.
- Application fee required.
- Applicants must provide complete, truthful, and verifiable information, including current and previous addresses, employment and income information, rental history, and authorization for credit, eviction, rental-history, and criminal background screening.
- All persons who intend to occupy the property must be accurately identified on the application.

• All requested documentation must be submitted before processing begins.
• Incomplete applications will not be processed.

Application Fee

The application fee is disclosed before an application is processed. Application fees are non-refundable once the application or screening process has begun. Payment of an application fee does not guarantee approval and does not reserve or hold a property. Notwithstanding the foregoing, RMA may, at its sole discretion, refund the application fee for any application that has not been fully processed.

Identity & Address Verification

RMA verifies each applicant's identity and address history as part of the application process. An address discrepancy does not automatically result in denial. If material inconsistencies appear between the application, identification, screening reports, rental history, or other documentation, RMA may request clarification or additional documentation. Examples include an address on identification or a screening report that was not disclosed on the application, conflicting dates of residency, undisclosed rental obligations, or conflicting landlord information. Applicants will be given a reasonable opportunity to explain or correct a material discrepancy, and discrepancies are evaluated consistently for all applicants.

Income & Employment

Applicants must have verifiable net monthly household income of at least three (3) times the monthly rent unless otherwise approved by the property owner. Income may be verified by pay stubs, employer verification, W-2s, tax returns, benefit award letters, bank statements, or other documentation appropriate to the applicant's lawful source of income. The same income-calculation method is applied to all similarly situated applicants. Stable employment or another reliable income source is required, and RMA may request supporting documentation when additional verification is reasonably necessary.

Rental History

Applicants should demonstrate satisfactory rental history including timely rent payments, lease compliance, proper care of the property, no property damage beyond ordinary wear and tear, no unauthorized occupants or animals, and no unpaid landlord balances. Landlord references may be verified. Rental history that cannot be verified, is insufficient, or cannot be substantiated to RMA's satisfaction — including where no rental history exists, a prior landlord does not respond or declines to provide information, or RMA is unable to confirm that a reference was provided by the actual landlord or property manager — may result in denial.

Credit History

With the applicant's authorization, RMA obtains a consumer or tenant-screening report where permitted by law. Credit reports are reviewed as one factor only. Credit score alone does not determine approval. Housing collections, utility collections, judgments, payment history, bankruptcies, and overall financial responsibility are considered on a case-by-case basis against these written standards.

Criminal Background Screening

RMA may conduct criminal background screenings for applicants 18 and older where permitted by law. Criminal history is not the sole determining factor, and no applicant is denied simply for having a criminal record. Factors considered include the nature and severity of the offense, age at the time of offense, time elapsed, rehabilitation, any pattern of criminal behavior, resident and property safety, and applicable law. Certain offenses may result in denial if they present an unacceptable risk or make the applicant legally ineligible to occupy the property.

Registered Sex Offender Screening

RMA may review the Georgia Sex Offender Registry, the National Sex Offender Public Website (NSOPW), and other public government records. Registration does not automatically result in denial. Applications are reviewed individually. An application may be denied if the applicant is legally prohibited from residing at the property due to federal, state, or local law, court-ordered residency restrictions, or lawful owner-approved screening standards. Applicants may be required to provide additional information regarding residency restrictions.

Applicant Certification

Applicants certify they are legally eligible to occupy the property. If an applicant is prohibited by law from residing at the property because of residency restrictions, probation/parole conditions, sex offender registration requirements, court order, or other legal restrictions, the application may be denied or an approval withdrawn.

Eviction History

Applicants may be denied for eviction judgments or writs of possession within the past five (5) years, outstanding landlord debt, fraudulent lease activity, or repeated lease violations. RMA distinguishes between an eviction filing and the final disposition of the case. Dismissed filings and older evictions may be reviewed individually based on subsequent rental history and whether housing debt has been resolved.

Occupancy Standards

Occupancy is determined by the size of the dwelling, bedroom count, and applicable health and safety standards, and is applied consistently to all applicants. All intended occupants must be disclosed on the application. Intentionally omitting an intended occupant to avoid qualification or occupancy requirements may result in denial, withdrawal of approval, or lease termination where permitted by law.

Pets

Pets require prior written approval. Pet screening, pet fees, pet rent, breed, size, or quantity restrictions may apply. Unauthorized pets constitute a lease violation.

Reasonable Accommodations & Modifications

RMA considers requests for reasonable accommodations or reasonable modifications as required by applicable Fair Housing law, including requests involving assistance animals. Applicants requesting an accommodation because of a disability will be directed to RMA's reasonable-accommodation procedure. RMA staff will not attempt to diagnose a disability or ask unnecessary questions about an applicant's medical condition.

Application Processing

Applications are processed only after all required documentation and fees are received. Completed applications are processed using a consistent, first-come procedure based on the order in which they become complete; an incomplete application does not receive the same processing priority as a completed one. RMA may contact the applicant if additional documentation or clarification is needed. Some properties require final owner approval.

Application Decision

After screening is complete, an application will be Approved (the applicant satisfies the applicable rental criteria), Conditionally Approved (additional lawful conditions apply), or Denied (the applicant does not satisfy one or more applicable rental criteria). RMA documents the objective reason supporting every decision.

Conditional Approval

Applicants who do not fully meet one or more qualification standards may be considered for conditional approval based on the strength of the application and owner requirements. Conditions may include a qualified guarantor (if permitted), additional documentation, or an increased security deposit where permitted by law. Conditional approval is at the sole discretion of RMA and/or the property owner and does not establish precedent.

Consumer Reports & Adverse Action Notices

When RMA takes an adverse action based in whole or in part on information in a consumer report, RMA will provide the notices required by the Fair Credit Reporting Act. Adverse action includes more than denial; it may also include requiring a guarantor or co-signer, or imposing a higher deposit, rent, or other less favorable condition because of information obtained from a consumer report. The notice will identify the consumer reporting agency that supplied the report and explain the applicant's rights to obtain a free copy of the report and to dispute its accuracy.

Security Deposit / Holding Policy

Approval of an application does not reserve or hold a property. The property remains available to other applicants until the required security deposit has been received and RMA confirms that the property has been removed from the market. The same holding procedure applies to every approved applicant. Once the required security deposit has been received, the property will be removed from the market and held for three (3) calendar days. During this time it will not be shown to other applicants. If the applicant chooses not to move forward after the 3-day holding period, the security deposit will be forfeited as a holding fee, and the property will be returned to the market. If RMA or the owner cannot complete the lease through no fault of the applicant, the full security deposit will be refunded. Any deadlines, refundability rules, forfeiture provisions, and lease-signing requirements that apply to a deposit will be disclosed in writing.

False Information

Providing false, misleading, altered, unverifiable, or incomplete information may result in denial, cancellation of approval, or lease termination where permitted by law.

Owner Approval

Because RMA manages properties for multiple owners, certain properties may have owner-approved screening requirements that comply with applicable law. Meeting the minimum criteria does not guarantee approval.

Right to Modify

RMA reserves the right to modify these standards prospectively in accordance with applicable law and may request additional documentation or screening when necessary.