



Application Screening Policies

We will only provide applications when we have availability. Please review our screening guidelines fully to understand our qualification requirements.

APPLICATION PROCESS

- An individual application, current government issued photo identification, and a \$40 screening fee are required from EVERY adult person aged 18 or older in the household.
- All applicants shall be jointly and severally liable for the rental contract. Applicants must be legally able to enter into a binding contract.
- Each Applicant must qualify individually for credit and all other screening criteria – except co-applicants can combine income to meet the required income-to-rent ratio.
- Applications must be complete, signed and dated. We will not process incomplete applications.
- We process completed applications in the order received and may need up to 3 business days to verify information provided on the application.
- We will accept the first Applicant(s) who qualify.
- We do not accept comprehensive reusable tenant screening reports.
- Owner/Agent may obtain a consumer credit report and/or an Investigative Consumer Report which may include checking of applicants:

a) Credit history including credit report.	b) Public records, including but not limited to, judgments, liens, evictions, and status of collection accounts.
c) Current obligations and credit ratings.	d) Criminal records or other information verification.
e) Rental History.	f) Employment, income & financial resources.

- **Application fees and move-in charges must be paid with guaranteed funds – e.g. money order or cashier’s check; no cash accepted. If applying online, Application Fees can be paid by credit/debit card.**
- Your application fee will be refunded within 30 days if Owner/Agent has not conducted or ordered any screening of the applicant.

SCREENING CRITERIA GUIDELINES

General Statements

- Applicants must provide a current government issued photo identification that allows Owner/Agent to adequately screen for criminal and/or credit history.
- Occupancy guidelines are 2 per bedroom plus 1 for the dwelling premises; children 24 months of age and under are excluded from the limits.
- Inaccurate, incomplete, unverifiable, or falsified information will be grounds for denial of the application.
- Any documentation provided of income/resources must be clearly identifiable as belonging to the Applicant.
- Co-applicants combining income to meet the required income-to-rent ratio must intend to occupy the premises as their primary residence. If one or more Co-applicants is denied this may result in a denial for all Co-applicants in total.
- You will be notified by email, phone, or text of any additional information needed. Applicants must provide this within 1 business day of the request.
- Any individual whose tenancy may constitute a direct threat to the health and safety of any individual, the premises, or the property of others, will be denied tenancy.
- The behavior and demeanor of applicants during the application process will be considered. Abusive, harassing, threatening, destructive, or profane behavior during the application process will be grounds for denial.
- If we are unable to verify the information on your application after making a good faith effort, or if you fail to pass any of the screening criteria, the application process will be terminated, and you will be notified in writing as per applicable state law.
- All applicants may submit a written explanation of extenuating circumstances which require additional consideration by Owner/Agent.

Prior Rental History

- Favorable verifiable contractual rental history* of 1 (one) year within the past 36 months from a third-party landlord unrelated to the applicant. Unfavorable rental history includes unpaid/past due balances* due landlords; history of lease violations; negative references from landlords.
- The applicant’s name must have been on the rental or lease agreement to qualify as contractual rental history.
- Applicants must provide us with the information necessary to contact past Landlords, including a valid email address if available. We reserve the right to deny any application if, after making a good faith effort, we are unable to verify prior rental history.
- Five years of eviction* free history is required. Evictions over five years old, and dismissed or expunged evictions are not considered.



Sufficient Income/Resources

- Gross [before taxes and other deductions] Monthly household income shall be at least 3-times the monthly stated rent amount, excluding utilities. Less than 3-times income to rent will result in a denial.
- Household income is combined for co-applicants when considering the income to rent ratio.
- Income/Resources must be verifiable. Proof of income includes but is not limited to: Current consecutive pay stubs of the last 4 weeks or more, current employer contact; housing voucher; award letters for Social Security, alimony, child support; statement of retirement or disability benefits; statement of local, state, or federal benefits; current tax return records, 1099's plus 3 or more consecutive months of most recent bank statements. *If you are transferring for work or newly hired, a signed employment verification or offer letter from employer including rate of pay, expected work hours, and valid employer contact information may be acceptable.*
- To qualify based on Liquid Assets, the household must show verifiable proof of liquid assets equal to 12 months' stated rent with at least 3 or more consecutive months of most recent bank statements.
- Self-employed individuals must provide verifiable proof of self-employment, which records include but are not limited to: current or prior year's tax return; 1099's with supporting bank statements, and state licensing records. *Pay that is not reported as income to tax agencies (commonly referred to as "under the table") is not considered valid income.*
- If applicant will be using local, state, or federal housing assistance as a source of income, "monthly stated rent" as used in this section means that portion of the rent that will be payable by applicant and excludes any portion of the rent that will be paid through the assistance program.

Credit Criteria

- A Credit Check will be performed on all applicants. Co-applicants must qualify individually under the credit criteria.
- A Credit rating below 600 or negative reports showing on a consumer credit report may result in denial of your application. Negative reports include, but are not limited to delinquent payments, outstanding debt, collections, judgments, high debt load and bankruptcy.
- No unpaid collections, liens, or judgements in the last three years*, and no open bankruptcies.
- Any bankruptcy must be discharged for a minimum of 6 months and proof of discharge is required.
- A debt-to-income ratio of no more than 35% is required.

Criminal Conviction Criteria

- Owner/Agent will conduct a search of public records to determine whether applicant or any proposed resident or occupant has, as of the date of application, charges pending, (for which is not presently participating in a diversion, conditional discharge or deferral judgment program on the charges) a conviction, a guilty plea, or no contest plea, for any of the following crimes that are presently illegal in this state including: drug related crime (excluding use or possession of marijuana); person crime; sex offense; crime involving financial fraud, including identity theft and forgery; or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect the property of the landlord or a resident, or the health, safety or right of peaceful enjoyment of the premises of residents, the landlord or the landlord's agent.
- We perform an individualized assessment of any adult on criminal convictions to determine whether a business reason exists to deny tenancy. We consider the nature and severity of the offense, the number and type of convictions, the time that has elapsed since the conviction, the age of the individual at the time the conviction occurred, evidence of good tenant history before and after conviction, any additional information showing rehabilitation, good conduct, or other factors that you would like us to consider.
- Any individual who is a current abuser of illegal substances or has been convicted of the illegal manufacture or distribution of a controlled substance will be denied.
- The following will not be considered when evaluating applicants: Arrests that did not result in a conviction; Misdemeanor convictions over 7 years old or have been expunged; Convictions or pending charges for crimes no longer illegal in the State of application; Drug related convictions based solely on the use or possession of marijuana; and possession of a medical marijuana card or status as a medical marijuana patient.
- If your application is denied for criminal history, Landlord will provide applicant an additional opportunity to submit supplemental evidence to explain, justify, or negate the relevance of potentially negative information.

Conditional Acceptance of increased deposit may be offered at the sole discretion of the Owner/Agent for:

- Lack of rental history (including if owned home or lived with family).
- insufficient credit rating (500 to 599) or low adverse or negative debt.
- Outstanding medical debt.

Conditional Acceptance of increased deposit will not be offered in the case of:

- Lack of sufficient income.
- Unfavorable rental history*.
- Less than 500 credit score and/or unpaid collections, liens, judgements in the last 3 years, or open bankruptcies
- Debt load more than 35%

These policies are set forth as guidelines for applying the criteria in a nondiscriminatory way to comply with all applicable fair housing laws, and to ensure decisions affecting admission to and continued occupancy of residence in the community are made without regard to race, color, religion, sex or sexual orientation, gender identity, national origin, age, disability, marital status, familial status or source of income, and any other Federal, State or Local Jurisdictions legislation protecting the individual's rights which may not be listed here or are subsequently enacted.



DISCLOSURES

If your application is denied, or any form of adverse action is taken, you will be notified in writing within the time prescribed by applicable State law to the address you provided as your current address on your application. You may have a right to appeal any negative determination if any right to appeal exists. You have the right to obtain a free copy of the consumer report in the event of a denial or other adverse action. If your application is denied due to unfavorable information received on the Background Investigation, you may; 1) Contact the credit reporting agency to identify who is reporting unfavorable information. 2) Correct any incorrect information through the credit-reporting agency as per their policy. 3) Request the credit-reporting agency submit a corrected credit check to screening company. 4) Upon receipt of corrected credit report, you can re-apply, and your application will be evaluated for the next available unit.

Credit reporting Agency: Appfolio, Inc., 50 Castilian Dr. Santa Barbara, CA 93117 Toll Free: (866) 359-3630

You have the right to request additional disclosures provided under Section 606 (b) of the Fair Credit Reporting Act, and a written summary of your rights pursuant to Section 609 (c). **For information on your rights, a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act" is included below.**

If the application is approved, applicant will have 2 business days (48 hours) from the time of notification to communicate intent to either, at Owner/Agent's option, timely execute a rental agreement and make all deposits required thereunder or execute a holding deposit agreement which will provide for the forfeiture of the deposit to hold if applicant fails to occupy the unit due to their failure to comply with the agreement. If applicant fails to timely execute a rental agreement, applicant will be deemed to have refused the unit and the next application for the unit will be processed.

Fees Disclosure: Owner/Agent may charge the following:

• Late payment of Rent: \$50 • Dishonored check fee: \$25 • Smoke alarm/carbon monoxide alarm tampering fee: \$250.

Smoking: Our apartment communities are Smoke/Vape Free campuses.

Pets: Our properties do not allow dogs or cats as pets. Please inquire with Owner/Agent about policies for assistance animals needing reasonable accommodation.

Parking: Our properties offer 1 assigned parking space per household, and limit parking on property to 2 cars maximum per household.

Renter's Insurance: Residents are required to obtain and maintain Renter's Insurance at the minimum of \$100,000 liability coverage and list Owner/Agent as Interested Party.

Terms: All our rental terms are month-to-month (subject to applicable Just Cause ordinances). Rent is due monthly on the 1st day of the month. We charge for Security Deposit and First Month's rent at move-in. Standard Security Deposit is \$500, subject to change depending on screening and other factors, not to exceed the monthly stated rent.

Utilities: Owner/Agent may charge back tenant for a pro-rated share of water, sewer or garbage utilities provided to the property and billed directly to Owner/Agent that benefit other Tenants and Owner/Agent. Residents are responsible to set up electric and gas (if the apartment uses gas) utilities in the resident's name to start effective on move-in date, and utility account number provided to Owner/Agent prior to move-in date.

***Rental history** reflecting any past due and unpaid balances to an Owner/Agent will result in denial of application except for unpaid rent, including rent reflected in judgements or referrals of debt to a collection agency, that accrued 3/1/20 through 6/30/21.

CA Disclosure: Under California law, applicants with a government rent subsidy have the option, at the applicant's discretion, of providing lawful, verifiable alternative evidence of the applicant's reasonable ability to pay the portion of the rent to be paid by the tenant, including, but not limited to, government benefit payments, pay records, and bank statements. If an eligible applicant elects to submit such alternative evidence, Owner/Agent will consider that alternative evidence instead of applicant's credit history. If you have a government rent subsidy AND are choosing to submit alternative evidence of your ability to pay rent to be considered instead of your credit history, be sure to inform the Owner/Agent of the property where you are applying to rent.



A Summary of Your Rights Under the Fair Credit Reporting Act

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- o a person has taken adverse action against you because of information in your credit report;
- o you are the victim of identity theft and place a fraud alert in your file;
- o your file contains inaccurate information as a result of fraud;
- o you are on public assistance;
- o you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distributecores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from

being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore. **States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**



TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>