

Hudson Grove Property Management (HGPM) is firmly committed to offering the best quality housing and customer service possible to all of its residents. To be considered for approval, all applicants are required to meet established criteria to be considered for residency. This criterion is fairly and consistently applied to each prospective resident that applies to rent an apartment. Any omissions, errors, or falsifications may result in denial of an application or terminate the right to occupy the apartment. All applicants eighteen (18) years of age or older must complete an application and sign the lease. Spouses and roommates will be scored together on the same application.

HGPM is an Equal Housing Opportunity property and abides by all Federal, State, and Local Fair Housing laws. We do not discriminate based on race, color, religion, sex, handicap, familial status, national origin, age, marital status, sexual orientation or any other state or locally protected classifications.

HGPM has established this criterion as a way of ensuring that each person who lives at this property has the same opportunity to enjoy their home and the amenities that the community provides. There may be residents and occupants that are living here that may not meet this criterion, but we do our best to ensure that each person does.

**NOTE:** Applicants or their household members who display hostile, belligerent, and/or discourteous behavior and/or action toward the Management, Agent and/or Owner during the qualification process may have their application rejected.

Approval, approval with additional deposit and denial are based on a review of the following criteria:

### **INCOME**

- Gross monthly Household income must be at least 2.75 times the offered monthly rent. If the minimum monthly income requirement cannot be met, it will result in conditional approval equal to 1 month of rent as an additional deposit or a Guarantor (Guarantors are not an option for those receiving a government housing subsidy). Guarantors, if required, will meet a minimum monthly income of 4 times the monthly rental amount. Income must be verified by the following or any reasonable written form of 3rd party income verification: Pay Stubs, Bank Statements, Offer Letter, Government Funding, and Tax Returns. The employer will be contacted to verify employment.
- For those receiving a government subsidy, gross monthly Household income must be 3<sup>rd</sup> party verifiable or Addendum K received from the assisting Housing Authority once the move in certification has been completed. Income must be verified by the following or any reasonable written form of 3rd party income verification: Housing Confirmation of rental allowance and resident portion, Pay Stubs, Bank Statements, Offer Letter, Government Funding, and Tax Returns. The employer will be contacted to verify employment.

### **OCCUPANCY GUIDELINES (number of bedrooms vary by property)**

Studio: maximum two occupants; One bedroom: maximum three occupants; Two bedroom: maximum five occupants; Three bedroom: maximum seven occupants; Four bedroom: maximum nine occupants

### **RENTAL HISTORY**

Non-family rental or mortgage history for the past 12 months will be evaluated based on the outcome of the background check. Unverifiable rental history or first-time renters, will result in an additional

deposit equal to 1 month of rent or a Guarantor (Guarantor's are not an option for those receiving a government housing subsidy).

Any negative findings will result in denial of the application of residency and include: 1) three or more 3-day notices for non-payment of rent in the last 12 months; 2) for balance unpaid over \$500; 3) damage to the property; 4) verification of poor housekeeping and/or on-going pest control issues; 5) three or more lease or rules violations. Balances that are owed to any landlords in the amount of \$500 or less will result in conditional approval with an additional security deposit of ½ a month of rent or a Guarantor being required.

Foreclosure or eviction between 2 and 4 years old will require a Guarantor or one month of rent as an additional refundable security deposit. Foreclosures or evictions older than 4 years old are accepted if all other criteria are met.

### GUARANTOR GUIDELINES

A Guarantor may be accepted for lack of rental history, income or lack of credit. The Guarantor must pay an application processing fee, sign the Guarantor Addendum, and reside in the United States. The Guarantor must have good credit (minimum credit score 640) and verifiable income of four times the rent. Guarantor's are not an option for those receiving a government housing subsidy.

### CRIMINAL HISTORY

The application will be denied for any of the following reported criminal related reasons that have occurred within the timeline identified below prior to the application date regardless of the applicant's age at the time the offense was committed. All records are evaluated from the date of disposition.

OFFENSE	FELONY	MISDEMEANOR
<b>Crimes Against a Person or Property</b>	10 years	3 years
<b>Drug Related Offenses</b>	10 years	3 years
<b>Theft By Check Related Offenses</b>	10 years	Approved
<b>Worthless Check and/or Bogus Check Related Offenses</b>	10 years	Approved
<b>Sex Related Offenses and Terrorism Related Offenses</b>	Decline regardless of time	
<b>Prostitution Related Offenses</b>	10 years	3 years
<b>Weapons Related Offense</b>	10 years	Approved
<b>Cruelty To Animals Related Offenses</b>	10 years	5 years
<b>Any Other Felony Offense</b>	Felony offenses that do not fall within categories above, (ex: traffic, DUI) 10 year time frame; 5 years for felony DUI	

<b>Deferred Adjudication and/or Adjudication Withheld</b>	Must be completed for approval.
<b>Pending Cases and/or Arrest Warrants</b>	Approved
<b>Active Status on Probation and Parole</b>	Decline if on active status.
<b>Pre-Trial Intervention/Diversion</b>	Approved

### CREDIT HISTORY

- A. **Approval** can be obtained if applicant meets the following criteria:
- Gross monthly income of all lease holder(s) must equal 2.75 times the monthly rental amount. All income must be verifiable. Students must have verifiable income from loans or employment. If they do not, they will be given conditional approval with an additional deposit equal to 1 month's rent or a Guarantor
  - Applicant must exceed income to debt, plus rent by 10%.
  - Delinquency must be below 35% for the past 12 months.
  - Collections, including charge offs, must be below 35%.
  - A bankruptcy must be more than one year old from the date of discharge to be eligible for approval without conditions.
  - Total bad debt must be under \$5000 per apartment and includes unpaid judgments, collections, charge offs, child support and tax liens.
  - Excludes medical delinquency/collections and student loans.
  - Above income approval guidelines will be waived if applicant is receiving a government housing subsidy. Approval for income must be received from the Housing Authority providing the subsidy.
- B. **Conditional approval** can be obtained if applicant meets the following criteria:
- Gross monthly income of all lease holder(s) must equal or exceed 2.50 times the rental amount.
  - Applicant must exceed income to debt, plus rent by 1%.
  - Bankruptcy must be discharged.
  - Total bad debt must be under \$15,000 per apartment.
  - Includes unpaid judgments, collections, charge offs, child support and tax liens.
  - Excludes medical delinquency/collections and student loans.

If conditional approval is obtained, the Applicant will need a Guarantor or an additional deposit equal to 1 month's rent. Please see the Guarantor requirements above.

- C. Applicants who score below the above requirements will be declined.

### INTERNATIONAL RENTAL CRITERIA

Non-U.S. Citizens are welcome to apply. Any applicant who does not have a Social Security Number or has a Social Security Number that cannot be verified, **WILL BE REQUIRED TO PROVIDE** either a Passport, a Green Card or a Visa for verification of identity. Also, applicant will be required to pay an additional deposit equal to one month's rent as long as all other screening criteria has been satisfied.

A Supplemental Rental Application for Non-U.S. Citizens must be completed and one of the following must be provided for identity verification purposes only: 1) Form I- 551 Permanent Resident Card, 2) Form I-485 Application for Adjustment of Status, 3) Form I-94 Arrival –Departure Record, 4) Other official U.S. Citizenship and Immigration Services document, or 5) If you are waiting for replacement of one of the aforementioned forms, an official receipt from U.S. Citizenship and Immigration Services of your entitlement to a required form. If the form of documentation required does not include a photograph, additional identification is required in the form of a passport or other official identification from your country.

**REASONABLE ACCOMMODATION AND MODIFICATIONS**

It is our policy to provide reasonable accommodations and modifications upon request to all applicants/residents with disabilities. Accommodations may include changes in the method of administering policies, procedures, services or allowing a live-in aide. Modifications include structural changes to an apartment or common area. Requests must be made in writing or in any other equally effective method to the management office. A response to requests for accommodation and/or modification will be made in writing not more than (7) business days after the request is received.

**VALIDITY PERIOD**

Approved applications remain in good standing for a period of sixty (60) days from the approval date. If the lease agreement is not signed and/or the applicant fails to occupy the premises within the viable time period, the application must be resubmitted for verification and approval and a new application fee must be paid. Any variance from the above must be approved by the Management, Agent, and/or Owner.

I ACKNOWLEDGE THAT I HAD AN OPPORTUNITY TO REVIEW THE APPLICATION CRITERIA SHEET THAT INCLUDES REASONS WHY MY APPLICATION MAY BE DENIED, SUCH AS CRIMINAL HISTORY, CREDIT HISTORY, CURRENT INCOME, AND RENTAL HISTORY. I UNDERSTAND THAT IF I DO NOT MEET THE QUALIFYING CRITERIA OR IF I FAIL TO ANSWER ANY QUESTION (OMISSION) OR GIVE FALSE INFORMATION, THE PROPERTY MAY REJECT THE APPLICATION, RETAIN ALL APPLICATION FEES, ADMINISTRATIVE FEES, AND DEPOSITS AS LIQUIDATED DAMAGES FOR ITS TIME AND EXPENSE, AND TERMINATE MY RIGHT OF OCCUPANCY. I ACKNOWLEDGE IT WILL TAKE UP TO 30 DAYS TO RECEIVE A REFUND IF MY APPLICATION IS DECLINED FOR REASONS THAT DO NOT RESULT IN MY APPLICATION DEPOSIT BEING LAWFULLY RETAINED. I UNDERSTAND THE APPLICATION FEE PER APPLICANT IS NON-REFUNDABLE.

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Applicant Signature

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Date

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Applicant Signature

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Date

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Applicant Signature

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Date

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Management, Agent, and/or Owner Signature

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Date