



## RENTAL APPLICATION APPROVAL CRITERIA

**Before you apply to rent a residence, please take time to review our rental application and approval criteria. The following information is offered so that all applicants will have available to them a detailed statement of the rental qualifying policies.**

We will not discriminate against any person in the rental of a residence because of race, color, religion, national origin, sex, age, familial status, or mental or physical handicap.

The term "applicant(s)" under these criteria means the persons that will be signing the Lease as a "resident"; the term "occupant(s)" in these criteria means the person or persons that are authorized occupants under the lease. Please also note that these are our current rental criteria; nothing contained in these requirements shall constitute a guarantee or representation, by us, that all residents and current occupants currently living here have met these requirements. There may be residents and occupants that have resided on the premises prior to these requirements going into effect; additionally, our ability to verify whether these requirements have been met is limited to the information we receive from the various credit reporting services used.

### **Confidentiality:**

We maintain a strict policy of confidentiality and privacy for our applicants and residents. We do not discuss information on applications with anyone other than the applicant. In addition, we do not discuss individual credit reports with an applicant. If an application is declined for poor credit history, upon request, the applicant will be given the name, address and telephone number of the credit reporting agency that provided the credit report. An applicant whose application is declined for unsatisfactory credit is encouraged to obtain a copy of the credit report from the credit reporting agency, correct any erroneous information that may be on the report, and resubmit an application.

### **Application for Residency:**

An Application for Residency must be completed and maintained for each adult applicant, whether occupant only or responsible party. Each applicant must complete the rental application fully and accurately. Falsification of information will result in denial of residency.

### **Occupants:**

Occupancy will be limited to no more than two (2) persons in a one-bedroom unit, four (4) persons in a two bedroom unit or six (6) persons in a three-bedroom unit.

All adult occupants will be considered as responsible residents under the Lease Agreement and will be required to sign the Lease as a resident.

Note: A family may occupy a unit if the family does not exceed two (2) persons per bedroom *plus* a child who is under the age of 18 years old per unit. (i.e. it is acceptable for 2 persons plus one child, under the age of 18, to occupy a one bedroom unit. 2 and 3 bedroom units are limited to 4 and 6 occupants, respectively.)

### **Identification:**

All applicants must present a valid Government issued photo identification in order to view an apartment. Other acceptable forms of identification are: A valid state issued Drivers License, a valid state issued ID card, valid Military ID card or a valid Passport. In addition, each applicant must provide one of the following forms of identification in order for the verification process to begin: United States government issued Social Security number or a current work visa, (I-94) or temporary resident alien card verifying approved entry by the United States government, (I-94W.) All Lease Signers must also present one of these government issued photo identifications at the time of move in, to be copied and kept in resident's file. Keys will not be given out if government issued photo identification is not presented.

### **Income/Employment:**

Applicants must have a gross house hold income source, that can be verified, and is at least three (3) times the monthly rent of the rental unit being leased. Acceptable income verification required may include the applicant's last three (3) paycheck stubs, an employment verification on company letterhead signed by a direct supervisor, payroll of human resources department representative. In the event of a job change, the previous employment will be verified and the applicant must provide a copy of an employment contract or written offer letter from the new employer. Self-employed applicants will be required to provide either the previous year's tax return or bank statements for the last six (6) months. Proof of retirement benefits, disability income or full time student status is required. For properties that participate in government sponsored programs, income qualifications for applicants will be based upon the portion of rent they will be paying. Where applicable, applicant(s) must also qualify as defined by the current bond restrictions as set forth in the Regulatory Agreement.

### **Credit History:**

An unsatisfactory credit report can disqualify an applicant from qualifying to rent a unit. An unsatisfactory credit report is one which reflects past or current bad debts, late payments or unpaid bills, liens, judgments or bankruptcies.

### **Residence History:**

Up to 2 (two) years of rental history or mortgage payment history may be verified on present and previous residence. A positive record of prompt monthly payment, sufficient notice, with no damages is expected. For applicants who are homeowners, permission must be granted to verify payment history with the bank or lending institution.

### **Criminal History:**

We group criminal offenses into three categories:

1. Crimes Against Person
2. Crimes Against Property
3. Crimes Against Society

The guidelines set forth for each of the three categories are determined based on the date of the offense, severity of the offense, and whether the offense was a felony, misdemeanor, or deferred adjudication. Please pay special attention to the words *convicted, charged, felony and misdemeanor* as they carry different levels of acceptance/denial.

### **Crimes Against Person:**

- Applicants who have unresolved pending charges, and/or ever been convicted with a felony or misdemeanor for *homicide, kidnapping, forcible sex related and nonforcible sex related offense* are automatically denied.
- Applicants who have unresolved pending charges and/or been convicted of a felony within the past 20 years, or convicted of a misdemeanor within the past 1 year for *assault-related or family related nonviolent* will be denied.

- Applicants who have unresolved pending charges and/or been convicted for a felony or misdemeanor within the last 1 year for *all other person-related offenses* will be denied.

#### **Crimes Against Property:**

- Applicants who have unresolved pending charges and/or ever been convicted of a felony or misdemeanor for *arson, burglary or robbery* will automatically be denied.
- Applicants who have unresolved pending charges and/or been convicted of a felony within the past 10 years, convicted with a misdemeanor within the past 5 years, for *counterfeiting/forgery, embezzlement/bribery, extortion/blackmail or fraud* will automatically be denied.
- Applicants who have unresolved pending charges and/or been convicted of a felony or misdemeanor within the past 5 years for *destruction/damage/vandalism or larceny/theft related offenses* will be denied.
- Applicants who have unresolved pending charges and/or been convicted of a felony or misdemeanor in the past 5 years for *stolen property or motor vehicle related offenses* will be denied.
- Applicants who have unresolved pending charges and/or been convicted of a felony in the past 10 years for *bad checks related offenses* will be denied.
- Applicants who have unresolved pending charges and/or convicted of a felony in the past 10 years, convicted of a misdemeanor in the past 5 years for *all other property related offenses* will be denied.

#### **Crimes Against Society:**

- Applicants who have unresolved pending charges and/or ever been convicted a felony or misdemeanor for *drug/narcotic/manufacture or distributing, pornography/obscene materials or sex offender registrant related offenses* will automatically be denied.
- Applicants who have unresolved pending charges and/or been convicted with a felony within the past 25 years, convicted with a misdemeanor within the past 5 years, will be denied.
- Applicants who have unresolved pending charges and/or been convicted of a felony within the past 5 years or convicted for *prostitution or peeping tom related offenses* will be denied.
- Applicants who have unresolved pending charges and/or been convicted of a felony within the past 1 year for *driving under the influence or drunkenness related offenses* will be denied.
- Applicants who have unresolved pending charges and/or been convicted of a felony within the past 5 years, convicted of a misdemeanor within the past 3 years for *drug/narcotic related offenses* will be denied.
- Applicants who have unresolved pending charges and/or been convicted of a felony or misdemeanor within the past 2 years for *purposely obstructs, impairs or prevents the law related offenses* will be denied.
- Applicants who have unresolved pending charges and/or been convicted of a felony or misdemeanor within the past 1 year for *disorderly conduct related offenses* will be denied.
- Applicants who have unresolved pending charges and/or been convicted of a felony within the past 2 years for *all other society related offenses* will be denied.
- An application may automatically be denied should the applicant appear on the list of known terrorist and wanted fugitive as provided by the Office of Foreign Asset Control (OFAC), federal agencies to include the FBI or other state and local law enforcement agencies.

#### **Lease Guarantors:**

Beggs Property Management, LLC, MAY OR MAY NOT permit guarantors. Please contact the Beggs Property Management's office for this residence's policy. A Lease Guarantor and/or Additional Security Deposit may be required upon evaluation of rental application(s). Lease guarantors may be accepted for income qualification purposes only and must reside in the USA. Guarantor must qualify based not only on the proposed rent amount for the applicant's rental unit, but the combination of the proposed rent plus their own housing obligation.

**Evaluation:**

Beggs Property Management, LLC. evaluates the above information with a scoring method that weighs the indicators of future rent payment performance. For further explanation of this type of method, please refer to “**Rental Scoring & Your Rental Application**”, attached.

**Validity Period:**

Approved applications remain in good standing for a period of ninety (90) days from the approval date. If the lease is not signed and/or the applicant fails to occupy a rental unit within the viable time period, the application must be resubmitted for verification and approval AND a new application fee must be paid.

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Signature of Applicant

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Signature of Co-Applicant