

# **RENTAL QUALIFYING CRITERIA**

SA Management LLC follows the Fair Housing Act and other laws prohibiting discrimination in housing based on Race, Color, Religion, Sex, Disability, Familial Status or National Origin (additional protected classes apply based on the location of the property).

Please read carefully – By signing this document, you will authorize SA Management LLC and The Vicinity to process your application through RealPage/LeasingDesk Screening, 2201 Lakeside Blvd., Richardson, Texas 75082 or (866) 934-1124.

All applicants are subject to approval through a third-party screening agency named RealPage/LeasingDesk Screening. RealPage was contracted to provide the screening services for SA Management LLC. Approvals of all applicants are based on an empirical system that incorporates various credit factors along with other non-statistical factors to determine overall applicant qualification status. The primary criterion used to determine rental decisions is a statistically based score (RealPage LeasingDesk Score). It is a cumulative analysis from several statistical indicators that calculates an applicant's overall credit score and then rates the applicant from 0 to 1000, with a high number indicating a lower financial risk.

Some indicators used may derive from income relationships, including rent-to-income and debt-to-income ratios based on calculations determined from the application and the applicant's credit record. Other indicators may consider credit worthiness as determined by national credit score or other proprietary credit calculations more specific to the residential housing industry.

In addition to the RealPage LeasingDesk Score, other factors may impact the overall rental decision of an applicant, including criminal background, rental and eviction histories, check-writing histories, as well as other indicators discussed below. When these non-statistical factors are combined with the Real Page LeasingDesk Score, an overall qualification for rental result is determined.

## The following qualification standards apply to ALL Applicants:

Applications are accepted on a first come, first served basis and subject to the availability of unit type requested. Prior to signing a lease, rental rates are subject to change without notice.

### AGE:

- Applicant must be of legal contractual age as designated by the state. A government-issued photo ID must be presented by all applicants and is required to tour a unit. Applicants from foreign countries who have no social security number or citizenship must have a proper and current US visa and I-9 documentation.
- An Application must be completed and maintained for each adult who will be living in the unit and/or contributing to the payment of rent. Any false, incomplete, or misleading information will constitute grounds for rejection of the application.

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### **INCOME AND ASSETS:**

- Management may require applicants to provide documentation for all sources of income and assets.
   These sources may have to be verified.
- Total gross monthly household income must be at least three (3) times the amount of monthly unit base rent. Applicant must provide documentation of gross monthly income.

#### **RENTAL HISTORY:**

ANY NEGATIVE RENTAL HISTORY IS GROUNDS FOR APPLICATION DENIAL. Negative rental history includes but is not limited to:

- A negative landlord reference within the last 3 years. A negative reference includes nonpayment or late payment of rent, damage to property beyond normal wear and tear, landlord-initiated lease terminations, poor housekeeping habits, other lease violations, or landlord's stated refusal to rerent to applicant.
- Any evictions or unlawful detainer actions in the past 3 years. For evictions or unlawful detainer actions older than 3 years, if applicable, applicant must provide documentation that all debt has been satisfied.
- Rental history will not be obtained for applicants working with social services agency and applying for long-term homeless units.
- If the applicant has ever resided at any property owned by a SA Management LLC entity, managed by SA Management LLC, or otherwise affiliated with SA Management LLC, Management will consider the applicant's residency history at that property, regardless of how long ago the applicant lived at the property, and may reject applicant based on any negative history at the property.
- If, at any time prior to or during the application process, the applicant—whether as an applicant, resident, former resident, guest or otherwise—has ever abused, assaulted, threatened, or harassed any resident or former resident of a SA Management LLC-affiliated property or any person affiliated with SA Management LLC (manager, maintenance worker, administrator, etc.).

## **CREDIT HISTORY:**

- The Beacon Score will be used as a tool for qualification. A minimum beacon score of 600 is required. If Applicant does not meet this minimum score, the option of additional deposit or cosignor may be exercised.
- Student loans, medical debts, and number of inquiries will not be determining factors.
- "No credit history" will not be a disqualifying factor.
- Addresses listed on the application must match the corresponding credit report.

### JUDGEMENTS AND COLLECTIONS:

- If an applicant owes a previous landlord, the application will be denied unless proof of payment is provided.
- If utility bills are in collection status, the applicant must present proof of payment or a current payment plan, or the application will be denied. CABLE/PHONE/INTERNET and CELL PHONES are not utilities.
- If an applicant owes back child support, the applicant may be denied. Management may approve applicant if applicant can provide documentation that a current payment plan exists.
- If the total amount owing in collections for any type of debt exceeds \$5,000, an additional security deposit equal to one month's rent, in addition to the standard security deposit, will be required.



## BANKRUPTCY WILL BE CONSIDERED BASED ON THE DATE FILED:

- Less than 6 months Security deposit equal to 3 months of rent in addition to the standard security deposit, and a letter of discharge must be provided.
- 6 months to 2 years Security deposit equal to 2 months of rent in addition to the standard security deposit, and a letter of discharge must be provided.
- Over 2 years Applicant's credit will be considered in good standing as long as the report indicates good credit history since the date of the bankruptcy. Applicant must provide a letter of discharge.
- More than one bankruptcy and/or foreclosure in the last 5 years will be denied.

### **CRIMINAL SCREENING:**

We do not reject applications based on arrests, dismissed charges, or expunged convictions.

We do not reject applications based on juvenile records unless the resulting adjudication or conviction is based on an adult charge.

We do not reject applications based on minor crimes (failure to pay transit fare, minor consumption of alcohol, loitering without intent, worthless check, etc.) or for minor and moderate driving offenses that do not involve criminal vehicular operation causing property damage or bodily injury.

DUIs/DWIs will not be considered unless the applicant has three or more such offenses in the past five years.

No matter the date of the conviction, we reject applications for criminal convictions such as homicide; felony arson;  $1^{st}$ ,  $2^{nd}$ , and  $3^{rd}$  degree criminal sexual conduct; child pornography; illegal manufacture or distribution of controlled substances; terrorism; blackmail; extortion; and racketeering. We reject applicants who are currently subject to any sex-offender registration requirement under any jurisdiction.

For convictions not described above, we consider the seriousness and date of the conviction in determining whether to approve or reject an application. Depending on the type of the underlying crime and the date of conviction, a felony or gross/regular/petty misdemeanor may result in a denied application. If you have questions about any convictions that you believe are on your record, please ask SA Management LLC by calling (612) 337-2608. However, given the variety of convictions that exist and the need to review accurate records, we cannot make binding pre-application determinations about whether your criminal history may disqualify you from our housing. We make admissions decisions after we have ordered and reviewed screening reports.

Open charges: Unless the charge is for a crime that we disregard under our screening policy, we reject applicants with open charges. An applicant may re-apply upon resolution of the open charge, at which time the then-closed charge will be considered under our criteria. If the open charge was dismissed, the application will not be denied on the basis of that charge. If the open charge resulted in a conviction, it will be evaluated under our criteria to determine whether the conviction requires rejection of the application.

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We have the discretion to evaluate criminal records to determine how to characterize them and apply our screening criteria. Our screening criteria are narrowly and proportionately tailored to comply with fair housing law, advance the property's interests, and not unduly limit an applicant's admission based on criminal background. We have and will continue to consider the interests of the property; various laws; and other relevant materials when determining how to treat criminal records under our criteria. We will reject applications when required to do so by federal, state, or local law. We have the discretion to modify our policy and criteria based on new information, new law, our experience in applying the policy and criteria, and other business justifications.

#### NUMBER OF OCCUPANTS PERMITTED IN A UNIT:

- The maximum number of occupants for any studio unit shall be two (2) persons.
- The maximum number of occupants for any one-bedroom unit shall be three (3) persons.
- The maximum number of occupants for any two-bedroom unit shall be five (5) persons.
- The maximum number of occupants for any three-bedroom unit shall be seven (7) persons.

In the event that any occupancy requirement contained within this document is in conflict with any local, state or federal rule or law, the appropriate local, state or federal rule or law will prevail.

#### **SMOKE-FREE HOUSING:**

This is a smoke-free community. There is no smoking allowed in the units, common areas, or within the property limits. You will be required to sign an addendum acknowledging that you were made aware of this at the time of application.

## PET POLICY ACKNOWLEDGEMENT:

East End accepts pets with a refundable pet deposit of \$300 as well as a monthly pet rent of \$50 per dog or \$25 per cat will be required. Maximum of two (2) pets per unit with maximum total weight of 75 lbs.

#### **MULTIPLE APPLICANTS**

If you are applying with one or more other adult applicants, we will reject your application if one or more of the other applicants do not meet our criteria.

### **APPLICATION PROCESS**

We may reject or not process incomplete applications. We may deny an application if we cannot verify information provided in it. Any misstatement, misrepresentation, or omission made on an application is grounds to deny an application or terminate an existing lease. If we incorrectly determine that an applicant meets the property's screening criteria and accept the application, whether through mistake, omission, inadvertence, negligence, or fault of us, our resident screening agency, or the applicant, or for any other reason, we have the right to terminate the lease with one month's notice, regardless of the length of the lease term.

An application may be rejected if, at any time prior to or during the application process, the applicant—whether as an applicant, resident, former resident, guest or otherwise—has ever abused, assaulted, threatened, or harassed any resident or former resident of a SA Management LLC-affiliated property or any person affiliated with SA Management LLC (manager, maintenance worker, administrator, etc.).

We reserve the right to reject an application if, at any time during the application and lease-up process, an applicant uses profanity, is disrespectful, is hostile or argumentative, or generally displays an attitude



or engages in conduct that causes us to believe that we would not have a positive business relationship or that the applicant would interfere with the management of the property or would have difficulty adhering to the terms of the lease.

Please review	these p	olicies	carefully	before
	Date			
	Date			
	Date			
	Please review	Date Date	Date  Date	 Date

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**Applicant Signature** 

Date



# **APPLICATION FOR RESIDENCY**

Property Na	ame: <u>The Vicini</u>	<u>ty</u>				Unit#:				
How did you	hear about Asce	nt:								
Apartme		Trulia				Zillow			HotPads	
Apartmei	ntFinder.com	Rent.com	1			Direct Mail			Craig's	List
Property		Drive-By,	Drive-By/Signage			Referral			Commi	unity
ForRent.d	com	Event				Westminster Activity	/ Guide			
Brokers		Social Me	edia			Other (List):				
Desired Move	e-in Date:				Leasi	ng Agent:				
Rent Quoted:					Secu	rity Deposit:				
1 – Applicant Las	st Name:			First Name:			Midd	le Initial:		Gender:
Home Phone Number:			Cell Phone Number:				Emai	Email Address:		
Social Security N	lumber:		Date of Birth: Emergency Contact			Emergency Contact Na	t Name and Number:			
2 – Applicant Last Name:			First Name:				Middle Initial: Gende		Gender:	
Home Phone Number:			Cell Phone Number:				Email Address:			
Social Security Number:			Date of Birth: Emergency Contact Name and			ame and N	lumber:			
3 – Applicant Last Name:			First Name:			Midd	Middle Initial: Gender:			
Home Phone Number:		Cell Phone Number:				Email Address:				
Social Security Number:		Date of Birth: Emergency C			Emergency Contact Na	ontact Name and Number:				
4 – Applicant Last Name:		First Name:				Middle Initial:			Gender:	
Home Phone Number: Ce		Cell Pho	Cell Phone Number:			Email Address:				
Social Security Number: Date of Birth			Birth: Emergency Contact Name and Num			lumber:	ber:			
1 - Present Addr	ress	Rent 🗆 Ow	n	City	•			State		Zip
Unit #	From	То	Rent:		Pro	perty Name:				Phone Number
2 - Present Addr	ess $\square$	Rent 🗆 Owi	n	City				State		Zip
Unit #	From	То	Rent:	<u> </u>	Pro	perty Name:				Phone Number
3 - Present Addr	l ress [		vn	City				State		Zip



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Unit #	From	То	Rent:		Property Name:			Phone Number	
4 - Present Ad	dress [	□ Rent □ C	)wn	City	_ <b>L</b>		State	Zip	
Unit #	From	То	Rent:		Property Name:			Phone Number	
1 - Employer:			Phone #:		Position:			Dates:	
Address:	Address:		Part/Fu	ıll Time:	Supervisor:		Salary:		
2 - Employer:			Phone	#:	Position:		Da	ates:	
Address:			Part/Fu	ıll Time:	Supervisor:			lary:	
3 - Employer:			Phone	#:	Position:		Da	Dates:	
Address:			Part/Fu	ıll Time:	Supervisor:		Sa	Salary:	
4 - Employer:			Phone	#:	Position:			ates:	
Address:			Part/Full Time:		Supervisor:			lary:	
Other Sources	of Income:		Phone #:		Contact:			nount:	
Other Sources	of Income:		Phone #:		Contact:			Amount:	
Other Sources	of Income:		Phone	#:	Contact:		Ar	nount:	
Vehicle Inform	nation	Color	Lic	cense #	Year	M	ake and Model		
								<del></del>	
					State Issued:	E	xpiration Date:		
Do you have a	ny pets? Yes	No							
Type	Name		Breed		Color	Age		Weight	
Have you filed I  ☐ Yes ☐ N		Have you resided in any other states:			Have you ever been convicted of a crime?		Have you ever been evicted or asked to move?		
				☐ Yes ☐ No		If Yes, Explain:			
					If Yes, Explain:				
Parking Space(s	s) Desired:	□ No			Storage Desired:	□ Yes □ I	No		
If Yes, how many:				If Yes, desired size:   Small   Large					



<u>Application Fee</u>: Applicant has paid the sum of \$50.00 (Application Fee) per adult in consideration for Owner taking the dwelling unit off the market while considering the approval of this application. The Application Fee is not a security deposit. The Application Fee will either:

- Approval where applicant has not yet signed lease: If Applicant has not yet signed the lease at the time of the Owner's approval, the Owner's representative will notify the Applicant of such approval and sign the lease and pay the required security deposit under the lease within one (1) business day (24 hours) from the time the application is accepted by the owner's representative.
- Approval where Applicant withdraws Application or fails to sign the lease upon being approved: Applicant is allowed one (1) business day (24 hours) from the time the application is accepted by the Owner's representative to sign the lease and pay the required security deposit under the lease. If Applicant notifies Owner that Applicant wishes to withdraw his and/or her application after the one (1) business day/24 hours has elapsed, or if Applicant fails to enter into the lease and pay required security deposit under the lease, the application fee shall be forfeited to Owner as liquidated for damages for Owner's costs and expenses in taking the dwelling unit off the market, as well as re-renting expenses such as advertising and office overhead.
- Applicant Denial: In the event of Application denial, Owner's representative will notify the Applicant of such denial within one (1) business day from the time the application is denied. Application Fee will not be refunded in consideration of the Owner's cost to process the application.

I/We authorize Sherman Associates, Inc. whose address is 233 Park Avenue South, Minneapolis, MN 55415 to investigate my criminal history, residential, employment and income history, assets and credit history for the purpose of housing and/or employment. The source of the information may come from, but is not limited to: credit bureaus; banks and other depository institutions; current and former employers; federal or state records including State Employment Security Agency records; county or state criminal records as follows, or other sources as required. It is understood that a photocopy or facsimile copy of this form will serve as authorization. I understand failure to complete this form completely and truthfully may result in denial and/or forfeiture of deposit. This authorization is for this transaction only and continues in effect for one (1) year unless by state law, in which case the authorization continues in effect for the maximum period, not to exceed one (1) year, allowed by law.

Signature	Date
Signature	 Date
Signature	 Date
Signature	 Date



