

## **Fuller Apartment Homes Applicant Screening Policy**

**Thank you for your interest in our community. Please take the time to review the following information before submitting your application.**

### **EQUAL HOUSING OPPORTUNITY:**

We do business in accordance with federal and state fair housing laws and do not discriminate against any person because of race, color, religion, sex, handicap, familial status, national origin, age, ancestry, marital status, sexual orientation, source of income, medical condition, gender, gender identity, gender expression, genetic information, citizenship, immigration status, primary language, any arbitrary basis or any other status protected by federal, state or local law.

### **QUALIFICATION STANDARDS:**

**An application to rent is required from EACH applicant 18 years of age and over who will be residing in the apartment. Incomplete applications or the failure of all adult applicants to complete an application will prevent the application(s) from being processed.**

**Applicants will be approved with the standard security deposit if they meet the following:**

All Credit accounts in Current status with no:

- Unpaid collection accounts
- Unpaid charge-offs
- Outstanding bad debt
- Unpaid civil judgments
- Evictions
- \*\*Medical-related debt will not be considered if all other accounts are in good standing

**Applicants will be conditionally approved with additional security deposit, to be determined, if they meet the following:**

- Any credit accounts in Current status that were previously delinquent, if at least 3 satisfactory credit accounts are in good standing
- Bankruptcies older than 5 years, if at least 3 satisfactory credit accounts have been established since date of bankruptcy

**Applicants with no credit history will be conditionally approved with a security deposit equal to two times the monthly rent and require all of the following:**

1. A co-signer/guarantor who is a California resident with a strong, satisfactory credit history and verifiable income that is 5 times the monthly rent (verifiable sources are listed below)
2. A month to month tenancy for a period of 6 months (after which time a fixed term lease will be offered if there have been no late payments and/or other lease violations)
3. Combined household gross monthly legal and verifiable income must be at least 2.5 times the monthly rent. Legal and verifiable sources include but are not limited:
  - Current and recent pay stubs
  - Trust accounts, grants or loans
  - Alimony/child support
  - Social security or other retirement income
  - Bank statements
  - Income tax returns
  - Unemployment benefits
  - Worker's compensation payments
  - Subsidy Payments, Welfare/Disability/SSI
  - Any other legal, verifiable income

**Rental History will be evaluated for all applicants and must be verified in writing by current and/or previous landlord(s). A qualifying applicant will have a rental history with none of the following:**

- Past evictions
- Notices served for non-payment of rent
- More than one late rent payment during the tenancy
- More than one payment returned for non-sufficient funds during the tenancy
- Unpaid damages to property
- Lease or rules violations unless landlord confirms issue was resolved and not repeated
- Roommate references are not acceptable

**Criminal History will be evaluated for all applicants and the following crimes are generally considered to threaten the health, safety, property and peaceful enjoyment of our residents and may be disqualifying absent sufficient mitigating factors:**

- Conviction for any crimes against persons or property (10 years)
- Any terrorist related conviction (no limit on time period)
- Any conviction for manufacture or distribution of controlled substances (no time limit)
- Any prostitution related conviction (10 years)

**With the exception of terrorist related convictions and/or convictions for manufacture or distribution of a controlled substance (which will result in a denial of the application), applicants with other types of convictions listed above will have an individual assessment conducted to determine whether the applicant poses a risk to resident safety or property. Applicants with other types of convictions listed above will be asked to provide the following information so that the individualized assessment can be conducted:**

- The facts and/or circumstances surrounding the criminal conduct;
- The applicant's age at the time of the criminal conduct;
- Evidence that the applicant has maintained a good tenant history before and after the criminal conduct; and
- Evidence of rehabilitation and/or any other mitigating factors that the applicant wants considered.

#### **BUSINESS RELATIONSHIP:**

The relationship between property management and the resident is a business relationship. A courteous and business like attitude is required from both parties. We reserve the right to refuse rental to anyone who is verbally abusive, swears, is disrespectful, makes threats, is argumentative, or in general displays behavior that is contentious towards management, the maintenance staff, or other residents.

*Effective February 21, 2020*