

## SUNCHASE at JMU RENTAL CRITERIA

Management Services Corporation strongly supports the applicable Federal and State Fair Housing laws in both spirit and actual practice. All policies set forth below are to be strictly adhered to without regard to race, color, religion, sex, national origin, sexual orientation, gender identity, veteran status, handicap, elderliness, source of funds or familial status. All prospects will be treated in the same manner when marketing an apartment or rental property.

**Note: Anyone 18 years or older who will be living in the apartment must complete an application and qualify according to the guidelines set herein. A minor who turns 18 during occupancy will be required to complete an application at lease renewal, but will not be subject to the qualifying guidelines.**

---

The application process at Sunchase is made up of multiple components to include a Rental Score, Income Qualification, Criminal History, and Housing Verification. Each of these components is detailed below. **A single room applicant that is a full-time student or graduate student will be exempt from the below criteria with verification of full-time enrollment and a qualified guarantor.**

### STUDENT ENROLLMENT REQUIREMENTS

A qualified undergraduate or graduate student may be exempt from all the above rental criteria with acceptable proof of enrollment showing at least 12 credit hours per semester AND a qualified guarantor who has completed and returned the guarantor form. Acceptable proof of full-time student status includes:

- Student ID # and student email address through University or College  
**AND one of the following**
- Verification through school directory if available
- Course schedule with enrollment of at least 12 credit hours
- Acceptance letter with letter from counselor

Based on the shared living arrangement, an apartment can be designated as all female, all male or mixed gender based on an applicant's preferences.

Applicant will not have a negative mortgage/landlord reference. A negative mortgage/landlord consists of any breach of material compliance of a lease or any balance owed.

### OCCUPANCY STANDARD

Management Services Corporation Occupancy Standards are in accordance with Federal and Local occupancy standards and are as follows:

No more than one unrelated person per bedroom.

These occupancy standards are in accordance with the Federal and city occupancy standards.

### GUARANTORS/COSIGNERS

- A guarantor will be accepted for any applicant who is a verified full-time student.
- A guarantor will have an email address independent from the primary applicant.
- A guarantor's income must be 3x the monthly rent.
- A guarantor must complete and return all guarantor paperwork.
- A guarantor must have permanent residence in the United States.
- A guarantor may be removed from the lease at any time if the resident can qualify on their own and has no lease violations.



**Applicants who are not students or who prefer to qualify under the standard criteria at Sunchase Apartments are required to meet the guidelines as detailed below.**

## RENTAL SCORING

Sunchase relies upon statistical scoring models to determine the relative financial risk of leasing an apartment to applicants. We use a third-party screening company, CoreLogic, to screen all applicants. In addition to estimating risk, rental scores are an objective and consistent way of reviewing relevant application information, and help speed the applications approval process.

- Any applicant with a score of 450 or higher is **APPROVED** with a most recent pay stub reflecting earnings of 3x the monthly rent
- Any applicant with a score of 400-449 will be **CONDITIONALLY APPROVED** with an additional deposit equal to month's rent
- Any applicant with a score of 399 or lower is **DENIED**

Please note that other factors are also considered in addition to the Rental Score which may affect the final decision including, but not limited to, negative housing, verification of income, and unreported or false information provided on the application.

### **How is my rental score determined?**

Rental scoring systems assign points to certain factors identified as having statistical correlation to future financial lease performance. Your rental score results from a mathematical analysis of information found in your credit report, application, and previous rental history. Such information may include your bill-paying history, the number and type of accounts you have, collection actions, outstanding debt, income, and the number of inquiries in your consumer report. The final number, or rental score, represents an estimated level of risk as compared to the performance of other consumers in a range of scores.

Because your rental score is based upon real data and statistics, it is more reliable than subjective methods of evaluating your information. Rental scoring treats all applicants consistently and impartially. Additionally, your rental score never uses certain characteristics like – race, color, sex, familial status, handicap, elderliness, national origin, sexual orientation, gender identity, veteran status, source of funds, or religion - as factors.

### **Where can I have my score explained?**

Should your application be denied based upon your rental score, you can learn which factors most negatively influenced your score by contacting the consumer reporting agency listed below.

Additionally, you can obtain a free copy of your consumer report, if you make the request to the consumer reporting agency within 60 days of the denial.

**CoreLogic**  
**40 Pacifica, Suite 900, Irvine, CA 92618**  
**Ph. (800) 426-1466**

## FUNDS REQUIREMENTS

Combined monthly gross funds must be at least three (3) times the rent, and will be verified by Management. Acceptable employment/funds verification are as listed below and are required upon a Conditional or Approved Rent Score:

- A recent paycheck stub that reflects year-to-date earnings or annual salary, recent income tax statement, W-2 form (verifying current salary), or written formal employment offer on company letterhead will be required to verify employment.



- If source of funds is supported by alimony, child support, SSI, trust fund, housing vouchers, appointed funds, etc. applicant must provide legal documentation of such funds.
- In the event that compensation is primarily a result of tips or commissions, three (3) weeks of paycheck stubs or a W-2 verifying the amount is required.

## HOUSING REFERENCE

**Any negative housing** reference will disqualify an applicant from renting with Sunchase Apartments. An acceptable rental history is defined as follows:

- ✓ No breach of material noncompliance with a housing provider
- ✓ No judgments with housing providers, including satisfied judgments
- ✓ No outstanding balance to housing provider

## CRIMINAL HISTORY

Any applicant, including applications submitted by a spouse or by any person(s) over the age of 18 intending to move into an existing household, may be rejected for the following reasons:

- A court of competent jurisdiction has convicted an applicant of manufacture or distribution of a controlled substance as defined under applicable federal or state law.
- An applicant has a prior record of a criminal conviction(s) that involve harm to persons or to property, which may constitute a clear and present threat to health, or safety of other individuals.
- An applicant poses a clear and present threat of substantial harm to others or to the dwelling, or property, itself.

Management reserves the right to request a copy of applicant(s) Criminal History Record at any time during the application process of residency (if application is approved).

### **NON-US CITIZENS**

Non-U.S. Citizens who have entered the United States legally are eligible to apply for residence with Sunchase Apartments. In order to qualify, the individual(s) must provide the necessary documentation to verify their legal status, complete the Non-U.S. Citizen supplemental application, and satisfy the rental criteria as listed above.

**To establish an applicant's legal status, we require all non-US citizens to provide either:**

- One of the documents in the first bulleted list below; or
- One of the documents in the second bulleted list **and** one of the documents in the third bulleted list.

**List 1 – Any one of the following:**

- Unexpired U.S. passport;
- Unexpired foreign passport, with VISA, I-551 stamp or attached Form I-94 indicating unexpired employment authorization;
- Permanent Resident Card of Alien Registration Receipt Card (Form I-551);
- Unexpired Temporary Resident Card (Form I-688);
- Unexpired Employment Authorization Card (Form I-688A); or
- Unexpired Employment Authorization Document issued by U.S. Citizenship & Immigration Service (USCIS) (Form I-766 or I-688B).



**List 2 – Or any one of the following documents that establish identity:**

- Driver's license or ID card issued by a state or outlying possession of the United States if it contains a photograph or information such as name, date of birth, sex, height, eye color, and address;
- ID card issued by federal, state, or local government agencies, if it contains a photograph or information such as name, date of birth, sex, height, eye color, and address;
- School ID with a photograph;
- Voter Registration Card;
- U.S. Military Card or Draft record;
- Military dependent's ID card;
- U.S. Coast Guard Merchant Mariner Card;
- Native American tribal document; or
- Canadian driver's license.

**List 3 – Plus, any one of the following documents that establish employment eligibility:**

- U.S. Social Security Card (other than a card station it is not valid for employment);
- Federal Tax Identification Number (TAX ID # or TIN) - must present card;
- Certification of Birth Abroad issued by the Department of State (Form FS-545 or Form DS-1350);
- Original or certified copy of a birth certificate issued by a state, county, municipal authority, or outlying possession of the United States, bearing an official seal;
- U.S. Citizen ID card (Form I-197);
- ID card for use of a resident citizen in the United States (Form I-179); or
- Unexpired employment authorization document issued by the Department of Homeland Security (other than those listed above, for which only one form is needed).

---

Si usted no comprende ingles, as necesario que obtenga alguien que traduzca esta noticia.

