

RENTAL APPLICATION CRITERIA

NON-DISCRIMINATION

<u>Acqua Apartments</u> ("Management") operates in accordance with the Federal Fair Housing Act, as well as all state and local fair housing and civil rights laws. We do not discriminate against any person based on race, color, religion, gender, national origin, age, sex, familial status, handicap, disability, veteran status, or any other basis protected by applicable state or local laws. The Rental Criteria below outlines some of the policies for this community with regard to standards that may be required by each applicant in order to be approved for residency.

APPLICATIONS

All applicants must be of legal age. All parties 18 years of age or older are required to complete an application and pay any and all applicable fees. **Applications are to be completed in full; applications containing untrue, incorrect, or misleading information will be denied.** The application fee is non-refundable unless otherwise provided by state or local law.

IDENTITY VERIFICATION

ALL applicants are REQUIRED to show at least one of any of the following forms of identification:

- Government issued identification such as military identification, driver's license or passport
- · Age of majority card
- · Birth certificate
- · Social security card

RENTAL SCORE

All applications are submitted to On-Site.com, a third-party rental applicant screening company. <u>All applications are evaluated based on a rental scoring system.</u> Rental scoring is based on real data and statistical data such as payment history, quantity and type of accounts, outstanding debt, and age of accounts. Every applicant is treated objectively because each application is scored statistically in exactly the same manner.

The report includes information provided by On-Site and the following other consumer reporting agency(ies):

 Equifax
 TransUnion
 Experian

 P.O. Box 740241
 P.O. Box 1000
 P.O. Box 2104

 Atlanta, GA 30374
 Chester, PA 19022
 Allen, TX 75013

 800-685-1111
 888-909-8872
 888-397-3742

 www.equifax.com
 www.transunion.com
 www.experian.com

The rental scoring system will compare your application to On-Site's database, and by evaluating those statistics and real data in accordance with pre-established criteria set by Management, On-Site will recommend one of the following:

- Accepted. The applicant will be accepted with the standard deposits and fees.
- Accepted with Conditions. Depending on the community's policy, the applicant may be given the option to pay an additional security deposit,
- **Denied.** The application will not be accepted. The applicant will be provided with contact information for the consumer reporting agencies that provided the consumer information.

Acqua Apartments does not accept Comprehensive Reusable Tenant Screening Reports.

STUDENT STATUS CRITERIA

- Applicants must be enrolled in an accredited higher education institution.
- · Applicant must be able to supply official documents from their educational institution if requested.

Acqua Apartments



- Applicants must be enrolled in the necessary credits to be considered half-time at their institution.
- Applicants must be enrolled in an accredited institution for the duration of their stay at a CHNW property.

NON-STUDENT APPLICANT CRITERIA:

- Non-student applicants can only be the dependent or partner (as defined by CHNW) of a qualifying student applicant.
- Dependent can be defined as: An individual under the age of 18 who is reliant on the eligible applicant for support. An individual of any age with a disability that necessitates reliance on the eligible resident for support.
- Partner can be defined as: An individual in a committed relationship with an eligible applicant.

INCOME VERIFICATION

Applicants must not exceed the income threshold for their household size that is published by the Portland Housing Bureau for an affordable building at 50% AMI.

- Applicant must provide at least one of the following as proof of income:
- Pay stub for most recent pay period
- Most recent income tax return
- Income verification form from employer
- Income verification from the Social Security Administration or other agency providing pension or assistance payments
- If unemployed and/or no income, another independent verification or an executed written declaration of the prospective household.

RESIDENCE VERIFICATION

Management reserves the right to verify the applicant's residence history.

- Rental history must have no evictions in the past three years.
- 3 or more Late Fees and/or Non-Payment Notices of Termination in a 12-month period will result in a security deposit equivalent to one month's rent.
- 3 or more NSF/returned checks in a 12-month period will result in a security deposit equivalent to one month's rent.
- Rental history reflecting past due and unpaid rent balances will be denied until the balance is paid. (After the balances are resolved, there may be an increased deposit equivalent to one month's rent.)
- No history of bedbugs in the last 12 months.
- CHNW reserves the right to consider rental references that indicate a resident's inability to abide by community rules, as well as poor or disruptive behavior.

CRIMINAL CHARGES/CONVICTIONS

Applicants charged convicted for certain felony and misdemeanor offenses may not be approved for residency, depending upon the pre-established criteria set by Management.

- A conviction, guilty plea, or plea of no contest to any of the following offenses will be grounds for denial of your rental application:
- Felony involving injury, assault, kidnapping, death, arson, rape, sex crimes including molestation, extensive property damage, drug related offenses including manufacturing and/or distribution, delivery, or possession with intent to sell, felony burglary or robbery at any time.
- Any other felony charge in which disposition or parole has occurred within the past seven years.
- Any misdemeanor involving assault, intimidation, sex, drugs, property damage or weapons charges in which release or parole has occurred within the past three years.
- Any misdemeanor involving criminal trespass, theft or prostitution in which release or parole has occurred within the past three years.
- CHNW reserves the right to trespass any applicant based on their criminal background report. (Pending charges or outstanding warrants for any of the above will cause the application to be suspended until the charges are resolved. No unit will be held awaiting the result of pending charges.)



EVICTIONS

Applicants who have been a party to an eviction proceeding may not be approved for residency, depending upon the pre-established criteria set by Management.

- Rental history must have no evictions in the past three years.
- 3 or more Late Fees and/or Non-Payment Notices of Termination in a 12-month period will result in a security deposit equivalent to one month's rent.
- 3 or more NSF/returned checks in a 12-month period will result in a security deposit equivalent to one month's rent
- Rental history reflecting past due and unpaid rent balances will be denied until the balance is paid. (After the balances are resolved, there may be an increased deposit equivalent to one month's rent.)
- No history of bedbugs in the last 12 months.

CHNW reserves the right to consider rental references that indicate a resident's inability to abide by community rules, as well as poor or disruptive behavior.

DENIAL POLICY

If your application is denied due to unfavorable information received on your screening report you may:

- Contact On-Site to discuss your application and identify any unfavorable information.
- Supply On-Site with proof of any incorrect or incomplete information.
- · Request that On-Site re-evaluate and re-report your screening information and rental score to Management

HOW YOU CAN IMPROVE YOUR RENTAL SCORE

Your rental score results from information found in your credit report, criminal history, references, and application data. Such information may include your history of paying bills and rent, the accounts you have, collections and delinquencies, income and debt.

Your rental score may change if the underlying information it is based upon changes. To improve your score, concentrate on paying your bills on time, paying down outstanding balances, and removing incorrect information. Your chances of approval may also improve if you apply for an apartment with lower monthly rent, or use a guarantor or co-signer if permitted by Management.

HOW YOU CAN REMOVE INCORRECT INFORMATION

On-Site is committed to accuracy and will investigate any information you dispute. Contact our Renter Relations team at 1-877-222-0384. If you provide proof of your claim, we will promptly make appropriate adjustments. Download the form on our site for details.

Applicant's Signature	Date
Applicant's Signature	Date
Receiving Agent Signature	Date