

# Qualifying Criteria

Balfour Beatty Communities will comply with all federal, state, and local regulations regarding Fair Housing for all applicants and residents regardless of race, color, religion, sex, national origin, familial status, disability, or any other classes protected by federal, state, and local laws in the leasing, rental, or other disposition of housing or related facilities and in the use or occupancy of housing or related facilities. Applicant must be able to obtain clearance, granting access to the installation (if applying to live in housing located behind the gate).

**1. Occupancy Standard**

The maximum number of person per home cannot exceed two persons per bedroom (Exception: Child under 24 months of age, unless otherwise dictated by state or federal law).

**2. Age Requirement**

All applicants must be of legal age to enter into a lease agreement according to state and local laws. All applicants are required to submit an application for approval. A driver's license or other authoritative document must be provided as proof of age.

**3. Payment Method**

Application and/or administration fees may be made by check. All additional payments must be made by check or online ACH payment through the property's website. Do not provide cash as a method of payment.

**4. Credit and Eviction**

The applicant's credit must pass the established screening criteria. FICO credit scores will apply. Any negative or adverse resident history may be cause for denial. Any open bankruptcy in the last 24 months will result in a denial. The following may result in a denial: outstanding debt owed to a previous landlord, prior and/or multiple evictions, prior and/or multiple filings, prior and/or multiple monetary and non-monetary judgments against you. Addresses indicated on the credit report(s) must exactly match residences listed on the rental application. The name, phone number and address of the consumer reporting agency will be provided by management.

**5. Criminal**

Certain felony convictions of applicants or other occupants may be considered reason for denial. Except where otherwise required by law, applicants and other occupants who are registered sex offenders or convicted of terrorism related offenses will be declined in all circumstances. Convictions of certain misdemeanors and other petty crimes involving moral turpitude (such as manufacturing/distribution of controlled substances, theft, crimes against persons/property, etc.) also may be considered reasons for denial of applicants or other occupants. Any self-disclosed conviction and/or adverse criminal records obtained in the screening process may be cause for denial.

**6. Income**

Minimum gross monthly income must be at least 3 times the rental amount. Allowances, third party support, student loans and other income qualify as additional income. Proof of income must be validated by providing copies of the two most recent paycheck stubs for verification of both income and employment. Proof of other income must be provided that meets the gross income requirement or produce at least two months of bank statements with supporting income information and/or income tax returns.

**7. Roommate/Additional Leaseholder**

When removing a roommate from an existing lease, the remaining roommate(s) must re-qualify for the apartment in the area of income. Updated proof of income documentation must be provided. A roommate added to an existing lease must meet criminal background, credit, income, and eviction history qualifications.

**8. Additional Deposit**

If prospective Lease Holder(s) does/do not satisfy the credit criteria (but not to the point of disqualification), an additional security deposit may be required.

**9. Guarantor**

Applicants that do not fully satisfy the selection criteria (but not to the point of disqualification) may be approved with a Guarantor. Guarantor must have a monthly gross income at least 4 times the monthly rental amount. Guarantor must complete application and provide proof of income in order to be considered. Guarantors are subject to credit screening and eviction history as part of the approval process. Upon approval, the Guarantor must sign all lease documents as guarantor prior to the leaseholder taking possession of the premises.

**10. Renters Insurance**

Resident acknowledges they are required to obtain general liability insurance (minimum of \$100,000) and personal property insurance at resident's cost to protect resident from claims for property damages and physical injury caused by Resident, or Occupant(s), guests or invitees. The policy must be maintained during occupancy and name the Property Owner as additional interested.

**11. Pet Policy**

A maximum of 2 indoor pets will be allowed with the payment of a pet fee and/or deposit in accordance with the Community Pet Policy. Resident will also be required to adhere to the Pet Policy and any State or local laws regarding breed restrictions. Applicant may request a copy of the policy at time of application. An exception to this policy are those animals designated as service animals or assistance animals as provided under the Fair Housing Act or ADA.

**12. Notification of Application Approval/Denial**

Applicant will be notified of Approval by letter sent electronically. Notification of Conditional Acceptance or Denial will be sent electronically and by mail. Questions regarding the details of a conditional acceptance or decline result should be directed to the consumer-reporting agency listed on the Adverse Action Letter. Management can provide this contact information upon request as well.

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Signature of Applicant

Date

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Signature of Applicant

Date

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Signature of Landlord's Representative

Date

