

# **Rental Application Instructions**

(Please read before completing Rental Application)

Thank you for your interest in our Apartment Community. In order to assist us with processing your application in a timely manner we ask that you complete the following:

- A separate Rental Application be completed by each household member 18 years or older.
- Rental Applications for all household members must be submitted to the Leasing Office Staff at the same time in order for us to determine eligibility for the LIHTC Program.
- The application needs to be fully completed and legible.
- If you make an error, please draw a single line through the mistake, write in the correct answer and initial your change.
- If a question or section does not apply to you, please use "no" or "none" in your answer. Do not leave any sections or questions blank.
- Applications that contain "white-out" or correction fluid cannot be accepted.
- Only applications with "wet" signatures can be accepted. Photocopies and/or emailed or faxed applications cannot be processed.

Please keep in mind that because our Community is operated under Section 42 of the Internal Revenue Code all information regarding household composition, student status, income and assets must be 3<sup>rd</sup> party verified before a lease can be executed. This process must also be completed on an annual basis.



# **APPLICATION CRITERIA**

# TAX CREDIT/BOND/HOME

**VERSION 07302020** 

•	hank you for choosing as your potential new home. We are delighted that ou are interested in our community and the following resident selection criteria is being provided to identify the valuation process through which your application will be processed.									
discriminate against any pers	is the policy of FPI Management to comply with all applicable federal, state, and local fair housing laws and not iscriminate against any person based on race, color, religion, sex, family status, national origin, handicap/disability, or ny other basis protected by state or local law.									
reasonable structural modification equal access to a housing property requires a specific accommod	ment that a person with a disal ation, an accessible unit or the ogram. If you or anyone in you dation, modification, or auxiliary ager for a Reasonable Accomm	provision of auxiliary aids and ir household has a disability, a y aids or services to fully use o	services, in order to have nd because of that disability our housing services, please							
acceptance for housing. All a documentation requested dur	ing of the rental application and applicants must meet the itemizating the application process multiple -eight (48) hours of the requestings days to process.	zed criteria listed below to be cust be submitted immediately.	onsidered for tenancy. All Failure to supply information							
Application Fees/Holding D	eposits									
<u></u>	for every applic	cation processed. Application	fees are non-refundable and							
	nformation about you, including		_							
	reporting service and the reason fees are deposited on the same	•	eview, or otherwise process							
your application. Application	riees are deposited on the sam	ie busiliess day.								
Reusable tenant screening re	ports are not accepted.									
The apartment holding deposit is \$ Holding deposits are paid at the time the apartment reservation is made. All holding deposits are deposited once they become non-refundable. The holding deposit is not refundable when: 1) the applicant has been approved for move-in; including affordable program compliance approval, and 2) seventy-two (72) hours have expired since the initial deposit on the apartment home was made.										
Acceptable forms of payment for the holding deposit and application fee: Cash is never accepted										
CASHIER'S CHECK	MONEY ORDER	PERSONAL CHECK	CREDIT CARD							

#### **Rental Application**

All persons eighteen (18) years of age or older, and those deemed to be an adult under applicable law with respect to the execution of contracts, will be required to complete their own separate application. Only applications that are fully completed and signed will be processed for consideration. An applicant's intentional misrepresentation or intentional omission of any information on the application will be sufficient reason for rejection of the application.

### **Occupancy Guidelines**

In accordance with the following guideline, the household composition must be appropriate for the apartment size in which the household is applying.

If the household exceeds the maximum occupancy during tenancy, the household may be allowed to remain in the unit until the lease expires, or for a reasonable period of time after, before being transferred to a larger unit or move from the property. This is not applicable to the addition of adult occupants. Adding unauthorized occupants, without first obtaining management approval, is considered a violation of the lease.

BEDROOM SIZE	MINIMUM PERSONS	MAXIMUM PERSONS
Studio		
1 Bedroom		
2 Bedroom		
3 Bedroom		
4 Bedroom		

# **Rental Scores**

The approval of credit is based on rental scores. Rental scores are relied upon to estimate the relative financial risk of leasing an apartment to you. Scores are calculated using a weighted average of factors, and your rental score results from a mathematical analysis of information found in your credit report and application. Such information may include your bill-paying history, the number and type of accounts you have, open bankruptcies, unpaid utility bills, collection actions, charge-off, repossession, eviction histories, outstanding debt, income relationships (rent-to-income and debt-to-income ratios), and other attributes that reflect on your qualifications to meet the terms of your lease.

The rental scoring system used was created for the purpose of treating all applicants consistently and impartially, without regard to subjective criteria.

### **Rental Score Recommendations**

**Approve –** This is the most desirable recommendation and has the lowest security deposit level.

**Approved with Conditions –** Although the application will be accepted on this recommendation, this score presents a higher risk and may require the highest security deposit or co-signer.

**Decline -** The community may not proceed with the application.

#### Income/Assets

Residency at this community is limited to those households having moderate income and requires that households meet certain income qualifying standards established by the affordable program this community participates with. Household annual income must not exceed the affordable program income limits of the apartment home the household is applying for. Income limits are available in the leasing office.

Every applicant shall provide proof of all income and assets which may be verified by a third-party. Income must be legal and verifiable and all households must meet the income-to-rent ratio of at least \_\_\_\_\_\_ times the monthly rent amount. Applicants not meeting the income-to-rent ratio may be required to pay an increase to the security deposit or obtain a co-signer.



Adding unauthorized household occupants, without first obtaining management approval, is considered a violation of the lease. Additions to an existing household requires a full third-party recertification of all existing household members in addition to the income certification for the new member of the household; including third-party verification.

If there are any changes to a household's composition or income prior to move-in, management must be informed immediately.

All households will be required to recertify their income and assets annually prior to their move-in anniversary date. If a household fails to comply, a notice to terminate tenancy will be issued and the household will be required to move.

### Student Eligibility

This community is subject to certain student limitations. If applicable, the student status of each applicant for the current calendar year must be certified and verified. Some students may not qualify for housing under one or more of the programs unless certain exemptions are met. Please check with the office staff for more detail regarding student status program requirements.

# **Rental History**

Each applicant must have recent, consecutive, and a minimum of \_\_\_\_\_ month(s), verifiable third-party or mortgage payment history. Note: Applicants living with family members will not be considered as having third-party rental history. Applicants not having verifiable third-party rental or mortgage history may be required to pay an increased security deposit or obtain a co-signer.

Applications may be denied for the following reason:

- 1) An outstanding debt to a previous landlord
- 2) A public record of an unlawful detainer action or an eviction
- 3) A breach of a prior lease including failure to pay rent timely and non-compliance with rules, laws and regulations

## **Criminal History**

A criminal background check may be conducted for all persons eighteen (18) years of age or older. Applicants may be rejected for convictions related to offenses for drug use, manufacture or distribution of a controlled substance, fraud, property destruction, property theft, sex offenses, and violence.

FPI Management will conduct an individualized assessment to determine whether the applicant poses a direct threat to others or property prior to making a final decision on whether to accept or deny the application. The individualized assessment will take into account relevant mitigating information such as (1) the facts or circumstances surrounding the criminal conduct; (2) the age of the individual at the time the conduct occurred; (3) evidence that the individual has maintained a good tenant history before and after the conviction or conduct; and (4) evidence of rehabilitation efforts.

### **Guarantors**

Guarantors are processed only after it has been determined that the applicant will not qualify on their own. Guarantors will be accepted for applicants who do not meet the required rent-to-income ratio, credit, or rental history requirements. Only one (1) guarantor per apartment is permissible. The guarantor will be required to complete an application and pay a full application fee. Guarantors must meet a higher financial standard which includes demonstrating the ability to meet the income-to-rent ratio of the household they are guaranteeing in addition to their own mortgage or rent payments. Guarantors must also meet all other financial qualifying criteria identified in the Guarantor Application Criteria. The guarantor will be asked to sign a Guaranty Agreement and a notary may be required.



#### **Waiting List**

The applicant waiting list is maintained according to unit size and will remain open with the understanding that those who are listed are informed of its length, the policies and procedures for selecting individuals, and how applicants are added to the waiting list.

- 1. If no apartment homes are available, an eligible applicant will be placed on the applicant waiting list.
- 2. In order to maintain a balanced application pool, the property may restrict or suspend application acceptance and close the applicant waiting list. The property will also update the applicant waiting list by removing the names of those who are no longer interested in, or no longer qualify for housing.
- 3. If the applicant waiting list contains enough applicants to result in a wait of more than one full year for all applicable bedroom sizes, the wait list may be closed. The applicant waiting list may remain closed until it is reduced to less than a one-year wait for admission.
- 4. During the period when the applicant waiting list is closed, the property will not maintain a list of individuals who wish to be notified when the waiting list is reopened.
- 5. The applicant waiting list is updated approximately every six (6) months.

# Waiting List Preferences:

- a. Current residents who need to transfer to a different unit due to disability
- b. Outside applicants wishing to move into the property
- c. Date of availability for move-in

# **Pets**

If pets are accepted, applicants must fill out a Pet Application and follow the Pet Acceptance Criteria established for the community. Assistive animals for persons with disabilities are not considered to be pets, but do require advance written approval of management.

Sm	oki	ing

This community is	is not	a smoke fre	ee community.
This community offers	does no	t offer	smoke free apartment homes.
If the apartment home or	any part of th	ne communit	ty is smoke free, the resident, members of the resident's household,
or resident's quests or vis	sitors, shall n	ot smoke an	ywhere prohibited and identified in the Smoke Free Addendum.

#### Water Furniture

Liquid filled furniture over ten (10) gallons is allowed but requires proper insurance coverage and prior written approval. A certification of insurance in the amount of \$100,000.00 evidencing liquid filled furniture coverage must be provided prior to bringing any liquid-filled furniture into the household.

#### Photo Identification

All applicants will be required to provide a government-issued photo identification to confirm identity. If an applicant's identification cannot be verified, it is grounds for rejection.

# Conduct

Applicants may be rejected for conduct displayed during the tour or application process that would constitute a violation of the lease policies. Applicants must display the ability to comply with lease policies.



## **Violence Against Women Act (VAWA)**

The Violence Against Women Act (VAWA) provides protections for victims of domestic violence, dating violence, sexual assault, or stalking. VAWA protections are not only available to women, but are available equally to all individuals regardless of sex, gender identity, or sexual orientation. The U.S. Department of Housing and Urban Development (HUD) is the Federal agency that oversees that Multifamily Project-Based Section 8, LIHTC and/or HOME Program is in compliance with VAWA. This notice explains your rights under VAWA.

# **Protections for Applicants**

If you otherwise qualify under Multifamily Project-Based Section 8, LIHTC and/or HOME program, you cannot be denied admission or denied assistance because you are or have been a victim of domestic violence, dating violence, sexual assault, or stalking. VAWA ensures that victims are not denied housing and housing assistance solely because the person is a victim of VAWA crime. However, being a victim of a VAWA crime is not a reason to change the eligibility or applicant screening requirements.

The Notice of Occupancy Rights under the Violence Against Women Act will be provided to applicants/residents which outline their rights and obligations under VAWA protection from domestic violence, dating violence, stalking, and sexual assault at 1.) When an individual is denied residency; 2.) When an individual is admitted to an apartment and 3.) With any notification of eviction or termination of assistance.

# **Denied/Approved with Conditions**

Denied or conditionally approved applicants will be notified in writing of the reason for denial or conditional approval. Consideration may be given for extenuating circumstances where this would be required as a reasonable accommodation for disability when determining the acceptability of tenancy. There may also be a grievance procedure in accordance with applicable state or federal program regulations for the resolution of disputes. A rejected applicant may not reapply for a period of ninety (90) days.

### **Applicant Acknowledgement:**

I/we acknowledge that our application will be reviewed and a consumer credit report, public search and/or an investigative consumer report that discloses the consumer's character, general reputation, personal characteristics and mode of living will be obtained. A copy of any such report(s) will be provided to the applicant upon request.

I/we, the applicant(s), acknowledge that I/we have received a copy of the application criteria and understand the terms of possible residency.

I understand that FPI's third-party providers will collect some of my anonymized credit, payment history, and behavior data, which may be used, now or in the future, to generate tenant risk models in accordance with the rules allowed by California Privacy Rights Act (CPRA) and the federal Fair Credit Reporting Act. By signing this document, you certify that you have read and acknowledged this notice.

Applicant Signature	Date	
Applicant Signature	Date	
Applicant Signature	Date	

# **AUTHORIZATION TO RELEASE CONFIDENTIAL INFORMATION**

Prope	rty Name: _	Table Mountain Apa	artments	Unit:					
initially necess	As a condition of participating in an affordable housing program, I understand the property owner is required to initially and annually certify each resident's eligibility for such program. Consequently, I understand it is necessary for me to give authorization for specific income and asset information to be provided on one or more of the following forms:								
A A A A A A A A A A	Public Assistan Unemployment Military Pay Ver Pension Verifica Annuity or Stoc Deposit Verifica Student Status	Supplemental Security Income of Ceverification Benefits Verification of Certain of Certa		wn form)					
unless disclose	revoked in wri e my specific ir	mited to the forms listed abording by me earlier. By my acome and asset information y express written authorization	signature below, I auth	orize the representat	ive individuals to				
	to applicant/re s at the bottom	sident: Do not sign this do of this page.	cument unless the auth	orized management	agent's signature				
	Signature of Appli	cant/Resident	Print Name of Applicant/R	tesident	Date				
-	_	its authorized managemen oplicant/resident, property re	_		xecution of this				
1.		equested on the above form	· ·	•	ertification of the				
2.	applicant/residents	tion requested above will dent's eligibility; will be maint ed by proper administrative er or management; and	ained as confidential pe	rsonal information sub	oject to disclosure				
3.	information p information, (I measures, inc	owner and management hat rovided pursuant to this auditory separate from that of othe cluding security measures for the protect such information	uthorization will be ma ner residents, and (c) u or protection of records	nintained as (a) conf sing such physical an maintained in electro	fidential personal nd other security onic or magnetic				

Print name of Agent

Date

Signature of Authorized Management Agent

# FPI RENTAL APPLICATION - TAX CREDIT

A separate application is re				I.					
Applicant - Last	First	Initial	Marital	Drivers Lic	Drivers License #		Security #	Date of Birth	
Other Residents		Status	Relationsh	Relationship		Security #	Date of Birth		
				Relationsh	iip	Social S	Security #	Date of Birth	
				Relationsh	iip	Social S	Security #	Date of Birth	
				Relationsh	iip	Social S	Security #	Date of Birth	
				Relationsh	iip	Social S	Security #	Date of Birth	
Do you anticipate the addition	on of any new household	member	s in the next 12 months	? (Circle) YES	/ NC	)			
f YES please explain:									
Residence History - Pleas	e provide all residence	history f	or past 2 years.						
	Address, City, State, Z	<b>Zip</b>						Phone	
Current Address	Move-In Date		Projected Move-Out [	Date		Monthly Payment		Own/Rent/Lease	
	Landlord or Mortgage	Co.		Address, C	City,	State, Zip		Landlord Phone	
	Reason for Moving							·	
	Address, City, State, Z	<u>'ip</u>							
Previous Address	Move-In Date	Projected Move-Out Date		Date	Monthly Payment			Own/Rent/Lease	
Address	Landlord or Mortgage Co.			Address, C	Address, City, State, Zip			Landlord Phone	
	Reason for Moving							I	
	Address, City, State, Z	Zip							
Previous	Move-In Date	Move-In Date Projected Move-Out Date		Date	Monthly Payment		Own/Rent/Lease		
Address	Landlord or Mortgage Co.		Address, C	Address, City, State, Zip		Landlord Phone			
	Reason for Moving								
Income									
	Employer Name			Address, C	City,	State, Zip		Phone	
Current Employer (If Employed)	Supervisor Name			Start Date		Salary per Year, Mont	h, Hour	Position/Occupation	
	Source of Income			Income - Y	'ear	ly, Monthly, Hourly		Phone	
Income	Address, City, State, Z	<b>Z</b> ip			Comment:				
A person with a disability	may ask for:								
. A change in rules (reason I. A physical change to thei II. An accessible apartment V. Aids and services to hel If you or anyone in your h	r apartment or shared are; ; o you communicate with o pusehold has a disabilit	us. t <b>y and ne</b>	eeds any of these thin	gs to live in the pro			se our service	es then contact the prope	
management staff to fill on Do you need an accessible	<u> </u>	uest for l		check one: [ ] Mob		,			
Other Accessible Feature N			ii yes, piease	oneon one. [ ] IVIOI	Jiiity	[ ] Octions			
	<del></del>								

Applicant - Last	First	Initial	Daytime Ph	one Number			
	Source of Income		Income - Ye	early, Monthly, Hourly	,	Phone	
				, , , , , , , , , , , , , , ,			
Income (Fo. 1987)							
Income (For additional, please attach a separate	Address, City, State, Zip				Comment:		
sheet of paper)	rtudicos, Oity, Otate, Zip				Comment.		
Vehicles							
Auto #1 - Make	Model		Year	Color	License		State
Auto #2 - Make	Model		Year	Color	License		State
Miscellaneous							
Have you ever been evicted of	or asked to move?		Describe:				
nave you ever been evicied t	di disked to move:		Describe.				
Will you have any animals?	Describe Animal(s	):					
Do vou currently have bedbu	as in your existing residence?			Describe:			
Will you have any liquid furnit	ure?	Describe:					
Will you be installing a satelli	e dish?						
Emergency Contact		In i.e. ii		TA 11 0': 0:		lo:	
Name of Nearest Relative/Co	ntact	Relationship		Address, City, St	ate, ∠ıp	Phone	
NON-REFUNDABLE APPLI	CATION PROCESSING FEE \$_						
Consumer Reporting Agency above information, which may verification, income verification indemnify Landlord/Manager,	ACT & INVESTIGATIVE CONS Act, Applicant hereby authorize y include credit reports, investig- on (including employment verific their agents, servants and emp	s Landlord/Manager (and ative consumer reports, ur ation, if applicable) and pr loyees from and against a	their agents) to ver nlawful detainer (ex- revious tenant history any and all liability,	rify the information all viction) reports, bad c ory. Applicant release	bove and to obtain report check searches, social ses and agrees to defend	rts necessary security numb , hold harmle	y to verify the per ess and
verification of the information	contained in this application and	d supporting documentation	on.				
	party providers will collect some in accordance with the rules allo						
0	and acknowledged this notice.				. 5		,
handicap/disability or any oth obligation to provide "reasona	ousing laws and does not discri er protected class covered by re able accommodation" to applica	levant state and/or local fa	air housing laws. I	n addition, the owner	rs of this apartment com	munity have	a legal
reasonable accommodation.							
I understand that any change disclosed immediately to mar	to my household income, asset nagement staff.	s, student status and/ or o	other compositions	after the date of my	signature, but prior to in	itial occupan	cy must be
I understand that I acquire no my knowledge, all statements	rights in an apartment until a fuster and complete.	lly executed rental agreen	nent has been com	pleted and all monie	s due have been paid.	I certify that t	to the best o
Applicant Signature					Date		
Email Address:					_		
Day Time Phone #:						L	
FPI Management, Inc.					EQUAL HOUSING OPPORTUNITY		