

Occupancy Guidelines

Fieldstone Apartments provides an Equal Housing Opportunity for all. Applicants must be 18 years of age or older. Your application for residency will be reviewed and a determination of approval or denial will be made based on the following criteria:

- 1. <u>Tenant History:</u> Residency will be verified through present and/or previous landlords and will include rental history, previous evictions, lease violations, disruptive behavior, history of late payment of rent or other obligation due under the lease agreement, returned checks for non-sufficient funds, and general housekeeping practices. Individuals with prior evictions or money due previous landlords may not be accepted.
- **Employment/Income History:** The household's total gross income must be three times the monthly market rent. All sources of income may be considered in determining whether an applicant meets the income requirement (i.e. wages, savings, social security, etc). These sources of income must be supported by current documentation. Employment stability will also be considered.
- 3. <u>Credit Report History:</u> A credit report will be ran and approval or denial will be factored on credit score. A lack of credit history is not sufficient justification to decline an application. However, persons may be asked to provide their original social security card in order to verify the social if no credit history can be pulled. Paid collections may be permitted but will be subject to the review of management. Additionally, applicants must not be in the process of filing bankruptcy and any previous bankruptcy proceedings must be discharged. Proof that utilities can be established in the households name will be required as well as renter's insurance that meets Fieldstone Apartments criteria must be provided*.
- **4.** <u>Criminal History:</u> Inquiries will be made of each applicant as to criminal background. The criminal policy distinguishes between criminal conduct that indicates demonstrable risk to safety and/or property and criminal conduct otherwise. Considerations include the length of time since the conviction, the nature of the specific offense and its relation to risk of safety and/or property. Decisions are based solely upon reported convictions.
- **Occupancy:** Maximum occupancy per bedroom

2 persons	1 bedroom
4 persons	2 bedroom
6 persons	3 bedroom

*Tenants must maintain their own fire, casualty and liability insurance in order to be covered for these potential losses. Fieldstone Apartments requires a minimum coverage of \$300,000 general liability, \$5,000 in medical coverage and Fieldstone Apartments must be listed as the additional insured on the policy.