



Rental Criteria

Welcome to Village Park at Paladin Apartments! In order to reside in Village Park at Paladin Apartments, we require each applicant and each adult occupant to meet certain rental criteria. Before you complete a Rental Application, we encourage you to review these requirements to determine if you are eligible.

Please note that these are our current rental criteria and nothing in these requirements shall constitute a guarantee or representation by our community that all residents and occupants currently residing in our community have met these requirements. There may be residents and occupants that have resided here prior to these requirements going into effect. Additionally, our ability to verify whether these requirements are met is limited to the information we receive from various resident reporting services.

All applicants and each adult occupant must complete a separate rental application.

Village Park at Paladin Apartments utilizes a credit scoring system that incorporates a statistical model comparing information on an applicant's credit profile, such as bill-paying history, the number and type of accounts, late payments, collection actions, outstanding debt, reported rental history, and the age of accounts, to the credit performance of consumers with similar profiles. (A credit scoring model only uses information on the applicant that pertains to credit. It does not use certain characteristics such as – race, national origin, religion, sex, familial status, disability, creed, marital status, age sexual orientation) The scoring system awards points for each factor and considers income, monthly rent, and overall credit history to evaluate how creditworthy an applicant is.

- A. OCCUPANCY GUIDELINES – All leaseholders and all occupants must be listed on the Apartment Rental Contract. No more than two (2) persons per bedroom is permitted.

- B. CRIMINAL HISTORY - Criminal background checks will be done on all applicants or occupants 18 years of age or over. The following criteria will be used to evaluate all applicants.
- a. Applicants must not have any felony convictions within 10 years from the date of the application.
 - b. Any Applicant or occupant must not have any conviction for the illegal manufacture or distribution of a controlled substance as defined in section 102 of the Controlled Substances Act. Any applicant or occupant who is found to have such a conviction will be denied.
 - c. Anyone listed in a state or national sex offenders' registry will be denied.
 - d. A non-felony conviction involving the use, possession, or sale of a controlled substance will be evaluated on an individual basis by the landlord. The landlord will consider the nature, severity and recency of such criminal conduct in determining whether the application will be denied or approved. Mitigating factors not included in the individual's criminal record will be considered.
 - e. Other criminal history – The landlord will evaluate any other criminal conviction(s), except for minor traffic violations, on an individualized basis taking into consideration the nature, severity and recency of such conduct. The landlord may require additional documentation regarding such convictions or any documentation regarding mitigating factors which may be present but not contained in the Applicant's criminal record. These may include the facts or circumstances surrounding the criminal conduct, the age of the individual at the time of the conduct; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct and evidence of rehabilitation efforts. Minor traffic violations **will not** be considered in denying or approving an application.
 - f. The landlord will not solely rely upon an Applicant's or occupant's arrest record in evaluating an application. However, the landlord may require additional information or documentation regarding the arrest incident(s) and/or may conduct its own investigation regarding the incident(s). Such investigation will be individualized. The landlord will determine if the Applicant or Occupant actually committed such criminal conduct based upon the civil standard of proof per state law. If the criminal conduct is determined by all relevant and applicable information/documentation to have occurred, the landlord will make a determination as to whether the application will be approved or denied based upon the nature, severity and recency of such criminal conduct. Mitigating factors, including the facts or circumstances surrounding the criminal conduct, the age of the individual at the time of the conduct; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct and evidence of rehabilitation efforts, will be considered in making this determination.

- C. LEASE GUARANTORS – It is the policy of the landlord to only allow guarantors/co-signers for applicants who are full time students. All applicants must meet this criteria in order to be permitted to have a guarantor/co-signer on the lease. Landlord may request documents to verify the student status of any applicant requesting a co-signer. All lease guarantors must sign a Lease Guaranty and otherwise meet all rental criteria.
- D. ANIMALS – Any pet must be approved in writing prior to it being brought into the community. The landlord may implement breed restrictions, weight limits or other restrictions for a pet. If a pet is allowed, the resident must sign a pet addendum which requires the tenant(s) to adhere to the rules and regulations and must also pay a pet deposit/bond. An applicant, resident, or other person as permitted under applicable law, may request a reasonable accommodation to have an assistance animal reside in their rental unit. Upon receipt of such request, Management will process and evaluate the request. Additional verification of a disability and/or disability related need for the animal may be required prior to a decision being made. If an assistance animal is approved, it must abide by all rules and regulations and must be house broken.
- E. FALSE INFORMATION – Any falsification of information on the application will automatically disqualify the application. Further, if an application is incomplete it will automatically be disqualified. If an application is accepted, and Management later learns that false information was provided on the application which would have resulted in a denial of the application, such conduct will result in the lease being terminated and a summary possession action being filed against the residents.
- F. APPLICATION APPROVAL PROCESS – The approval process will begin when we have received completed applications from all applicants and occupants. If a complete application is not received within 30 days from the date the first applicant/occupant submits their application, the application as a whole will automatically be denied. If the applicant cancels the application after 5 days from submittal the partial deposit will be forfeited.
- G. MINIMUM RENTAL CRITERIA – All household members over the age of 18 must submit an application. Roommates must qualify individually in all areas except their income may be added together for purposes of meeting the minimum income requirements. All applicants must meet the following minimum rental criteria:
- a. All applicants and adult occupants must authorize a criminal and credit history check;
 - b. Monthly gross income from all legal sources including any income paid directly, indirectly or on behalf of the applicant must be at least three times the monthly rent of the apartment home applied for after deducting monthly debt;
 - c. Must provide proof of income from all legal sources. If employed, local current employment must be verifiable. An applicant may be accepted if unemployed if they provide adequate proof of regular income, from any legal source, which is at

least three times the market rent of the apartment home applied for after deducting monthly debt. Proof of income may consist of the following:

- i. If employed, four most recent paycheck stubs;
 - ii. A copy of a current tax return (1040 U.S. Individual Income Tax Return form);
 - iii. Self-employed or business owners, as well as those individuals who earn tips as income, must provide a most recent quarterly statement;
 - iv. Retirees must provide proof of investments;
 - v. New hires must provide an original offer letter with an authorizing signature from the company letterhead, which states the date of hire, position and salary details. Emails will not be accepted;
 - vi. If receiving social security or SSI income, proof of such income is required;
 - vii. If your income is received from any other legal source, whether paid directly, indirectly or on behalf of yourself, you must provide adequate proof of the amount of such income as well as proof of the frequency with which you receive it. If applicable, the determination of the adequacy of any other source of income will be done on a case-by-case basis.
- d. Must provide two (2) forms of identification (State Driver's license, Social Security Card, Military ID Card, etc. Once form of identification must include a photo).
 - e. A positive verification of Rental History is required.
 - f. No evictions in the past 5 years prior to the date the application is submitted.
 - g. All applications must have no outstanding monetary judgments, tax liens or unpaid housing debts. The application will also be denied if the applicants have previously paid rent late, regardless of whether such rent was later paid in full, more than 25% of the time.
 - h. Must not have been evicted from any property currently, or previously owned and/or managed by Pettinaro.
 - i. Must not have any bankruptcy actions, pending, dismissed, or discharged, within the past 24 months from the date the application is submitted;
 - j. All applicants must pay all applicable fees for the application.

H. FAIR HOUSING STATEMENT – We are a fair housing provider. Management does not discriminate in the rental of housing and housing related transactions and complies with all state and federal fair housing acts.