

# American River Commons

## Application Criteria

### Conventional

Thank you for choosing American River Commons as your potential new home. We are pleased that you have chosen to reside in our community, and the following resident selection criteria is being provided to identify the evaluation process through which your application will be processed.

It is the policy of American River Commons to comply with all applicable federal, state, and local fair housing laws and not to discriminate against any person based on race, color, national origin, religion, familial status, handicap, disability, sex, sexual orientation, gender identity, marital status, source of income, age, military status, or any other basis prohibited by law.

It is the policy of American River Commons to consider any and all requests for reasonable accommodations or modifications when they are necessary to provide a person with a disability an equal opportunity to use and enjoy their apartment home and/or the community common areas. If you have any questions on how to submit a reasonable accommodation or modification request, please contact the apartment community leasing office and ask to speak with the Assistant Director of Real Estate.

The acceptance and processing of the rental application and its application fee does not constitute a guarantee of acceptance for housing. All applicants must meet the itemized criteria list below to be considered for tenancy. All documentation requested during the application process must be submitted immediately. Failure to supply information or documentation within forty-eight (48) hours of the request may result in an application being rejected.

#### Application Fees/Holding Deposits

Application fees are **\$35.00** for every application processed. Application fees are non-refundable and cover the costs of obtaining information about you, including but not limited to the cost of using a tenant screening service, or a consumer credit reporting service and the reasonable time spent to validate, review, or otherwise process your application. Application fees are deposited on the same business day.

The apartment holding deposit is **\$150.00**. 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 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**

- Money Order
- Cashier's Check

#### Rental Application

All person(s) 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 guidelines, the household composition must be appropriate for the apartment size in which the household is applying.

BEDROOM SIZE	MINIMUM / MAXIMUM PERSONS
1 Bedroom	1 to 3 people
2 Bedroom	2 to 5 people
3 bedroom	3 to 7 people

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.

### **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, eviction histories, unpaid utility bills, collection actions, charge-off, repossession, 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.

Because your rental score is based upon real data and statistics, it is more reliable than subjective methods of evaluating your information. Rental scoring treats all applicants consistently and impartially.

### **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**

All households must have verifiable gross income of at least **3** times the monthly rent amount. Income must be legal and verifiable. Written verification and proof of all income includes, but is not limited to, current and consecutive pay stubs, social security or other retirement income, verification of welfare, disability, or SSI, income tax returns, unemployment benefits, worker's compensation payments, bank statements, and trust accounts. Applicants not meeting the income-to-rent ratio may be required to pay an increase to the security deposit or obtain a co-signer.

### **Rental History**

Each applicant must have recent, consecutive, and a minimum of **12 months**, verifiable **third-party** rental 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.

Application 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 the following offenses: fraud, theft, drugs, assault and battery, a violent crime, or for other convictions of illegal activity.

### **Personal Liability Insurance**

This community does  does not  require personal liability insurance. Approved households may be required to carry a Personal Liability Insurance Policy. The coverage limit for the personal liability insurance must be maintained at no less than \$100,000.00, per household. You may obtain this through the property program or through the insurance company of your choice.

### **Photo Identification**

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

### **Guarantors**

Guarantors will be accepted for applicants who do not meet the required rent-to-income ratio of 3(x) times, credit, or rental history requirements. Guarantors will be required to meet a rent-to-income ratio of 6(x) times, 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 qualifying criteria identified in the application criteria. The guarantor will be asked to sign a Guaranty Agreements and a notary may be required.

**Pets**

If pets are accepted, applicants must fill out a Pet Addendum and follow the Pet Acceptance Criteria established for the community.

**Smoking**

This community is  is not  a smoke free community. This community  offers  does not offer smoke free apartment homes. If the apartment home or any part of the community is smoke free, the resident, members of the resident’s household, or resident’s guests or visitors, shall not smoke anywhere 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.

**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.

**Denied/Approved with Conditions**

Denied or conditionally approved applicants will be notified in writing of the reason for denial or conditional approval.

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

\_\_\_\_\_  
(Applicant) Date

\_\_\_\_\_  
(Applicant) Date

\_\_\_\_\_  
(Applicant) Date

\_\_\_\_\_  
(Management Representative) Date

## APPLICATION FOR RENTAL American River Commons

A separate application is required from each occupant 18 years of age or older.

APARTMENT	RENT	START DATE	AGENT
<b>APPLICANT INFORMATION</b>			
LAST NAME	FIRST NAME	M.I.	SSN
			DRIVER'S LICENSE #
BIRTH DATE	HOME PHONE ( )	WORK PHONE ( )	EMAIL
<b>CURRENT ADDRESS</b>			
STREET ADDRESS		CITY	STATE ZIP
DATE IN	DATE OUT	LANDLORD NAME	LANDLORD PHONE ( )
MONTHLY RENT \$	REASON FOR LEAVING		
<b>PREVIOUS ADDRESS</b>			
STREET ADDRESS		CITY	STATE ZIP
DATE IN	DATE OUT	LANDLORD NAME	LANDLORD PHONE ( )
MONTHLY RENT \$	REASON FOR LEAVING		
<b>OTHER OCCUPANTS</b>			
LIST NAMES AND BIRTH DATES OF ALL ADDITIONAL OCCUPANTS 18 YEARS OR OLDER			
LIST NAMES AND BIRTH DATES OF ALL DEPENDANTS 18 YEARS OR YOUNGER			
<b>PETS</b>			
PETS?	DESCRIBE		
<b>EMPLOYMENT &amp; INCOME INFORMATION</b>			
1. OCCUPATION	EMPLOYER/COMPANY	ADDRESS	MONTHLY SALARY \$
SUPERVISOR NAME	SUPERVISOR PHONE ( )	START DATE	END DATE
PREVIOUS OCCUPATION	EMPLOYER/COMPANY	ADDRESS	MONTHLY SALARY \$
SUPERVISOR NAME	SUPERVISOR PHONE ( )	START DATE	END DATE
1. OTHER INCOME DESCRIPTION		MONTHLY INCOME \$	
2. OTHER INCOME DESCRIPTION		MONTHLY INCOME \$	
<b>EMERGENCY CONTACT</b>			
1. NAME	ADDRESS	PHONE ( )	RELATIONSHIP
1. NAME	ADDRESS	PHONE ( )	RELATIONSHIP
<b>PERSONAL REFERENCES</b>			
1. NAME	ADDRESS	PHONE ( )	RELATIONSHIP
1. NAME	ADDRESS	PHONE ( )	RELATIONSHIP

**BACKGROUND INFORMATION**

HAVE YOU EVER:	Filed for bankruptcy?	Willfully or intentionally refused to pay rent when due?
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Been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State and Landlord Name.  
 Yes  No

Been convicted of a crime? If yes, please provide Type of Offense, County, and State.  
 Yes  No

**BANKING AND CREDIT REFERENCES**

CREDIT REFERENCE	ACCOUNT #	ADDRESS, CITY, STATE ZIP	TELEPHONE NO
CREDIT REFERENCE	ACCOUNT #	ADDRESS, CITY, STATE ZIP	TELEPHONE NO
CREDIT REFERENCE	ACCOUNT #	ADDRESS, CITY, STATE ZIP	TELEPHONE NO
NAME OF BANK OR SAVINGS & LOAN (BRANCH)	CHECKING ACOUNT	ADDRESS, CITY, STATE ZIP	TELEPHONE NO
	SAVINGS	ADDRESS, CITY, STATE ZIP	TELEPHONE NO

**VEHICLE INFORMATION**

MAKE & MODEL	YEAR	LICENSE NO. & STATE
MAKE & MODEL	YEAR	LICENSE NO. & STATE

**OTHER INFORMATION**

HOW DID YOU HEAR ABOUT THIS PROPERTY?

PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIVE WOULD HELP TO EVALUATE THIS APPLICATION

**APPLICATION PROCESSING FEE: \$35.00**

In compliance with the FAIR CREDIT REPORTING ACT, this is to inform you that a credit investigation involving the statements made on this application for tenancy of this apartment community is being initiated. I further authorize American River Commons to obtain credit reports, character reports and rental history as needed to verify all information put forth in this application. Management reserves the right to terminate at its election if any person knowingly or willingly makes fraudulent statements on this application. It is illegal and against our policy to discriminate against any person because of race, religion, color, sex, national origin, or disability.

I understand that I acquire no rights in an apartment until a fully executed rental agreement has been completed and all monies due have been paid. I certify that to the best of my knowledge, all statements are true and complete.

\_\_\_\_\_

(Signed/Applicant) Date



**Consumer Report Disclosure and Authorization**

In connection with my application for housing, I understand that American River Commons may obtain one or more consumer reports, which may contain public information, for the purposes of evaluating my application. These consumer reports will be obtained from one or more of the following consumer reporting agencies:

- Equifax, E.C.I.F., P.O. Box 740241, Atlanta, GA, 30374-0241, (800) 685-1111
- Trans Union, Regional Disclosure Center, Regional Disclosure Center, P.O. Box 1000 , Chester PA 19016, (800) 888-4213
- Experian (TRW), Consumer Assistance, PO Box 949, Allen, TX, 75002, (888) 397-3742

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Under California law, these consumer reports are defined as Investigative consumer reports. These reports may contain information on my character, general reputation, personal characteristics and mode of living. In connection with my application for housing, I authorize American River Commons to obtain a consumer report from the consumer reporting agencies listed above.

Signature: \_\_\_\_\_

Name Printed: \_\_\_\_\_

Date: \_\_\_\_\_

If you would like to receive a copy of any investigative consumer report at no cost to you. Please initial here: \_\_\_\_\_

If you would like to receive a copy of any credit report at no cost to you, please initial here: \_\_\_\_\_

**PLEASE NOTE:**

Under Section 1786.22 of the California Civil Code, if you wish to dispute the accuracy or completeness of any item in the consumer report, you may contact the consumer reporting agency named above and request an investigation. You also may view the file maintained on you by the above credit reporting agency during normal business hours. You can receive a copy of your file by providing proper identification any paying any related-copy costs. You may also receive a summary of the file by telephone. The agency is required to have employees available to explain your file to you, and they must explain any coded information in your file. You can bring someone with you to view the file, so long as they have identification.