

# Rent-With-1<sup>st</sup>-Right “RWFR Program” Application Policies

## Equal Housing Opportunity:

We have a policy of strict compliance with the Federal Fair Housing Act, as well as state and local laws. Applications will not be denied on the basis of race, color, religion, national origin, sex, handicap or familial status.

## Applications:

Each person who is 18 years of age or older who will occupy the premises is required to apply and be listed as a tenant on the lease for the premises. The nonrefundable application fee, which covers the cost of the consumer credit report and background check referred to below, is \$75 per household.

## Credit Check:

Each applicant will be subject to a credit check and criminal history record information/ background check. The main focus of the report will be the last seven (7) years. The credit check will occur immediately upon submission of an application.

## Resident/Rental History:

All resident history must be free of rental housing evictions, skips and delinquencies.

## Possible Grounds for Denial:

Applications for a household will be denied if it does not meet RWFR Program's screening criteria. An application may be denied, for example, for the following about persons living in the household:

- (i) history of allowing unauthorized occupant(s) to reside in your home as evidenced by previous landlord's verification(s);
- (ii) lack of six (6) months of verifiable continual rental history;
- (iii) unacceptable housekeeping as evidenced by previous landlord's verification(s);
- (iv) history of substance abuse as evidenced by previous landlord's verification(s) or record of arrest and/or conviction;
- (v) history of paying rent late or unacceptable rental background as evidenced by previous landlord's verification(s) and/or credit report;
- (vi) unacceptable check writing history;
- (vii) unacceptable credit report;
- (viii) history of property damage to prior residence or common areas as evidenced by previous landlord's verification(s) or consumer report;
- (ix) history of lease violations as evidenced by previous landlord's verification(s) or consumer report
- (x) history of violence or interference with management duties and responsibilities as evidenced by previous landlord's verification(s), government or social services agencies' verifications, police reports, and/or criminal history record information/ background check, or a Registered Sex Offender.

All adult members of a household are must meet the Program's screening criteria.

## Employment:

All applicants whose income is to be considered must have proof of employment and verifiable income in the form of the two (2) most recent pay stubs or the two (2) most recent tax returns (if self-employed). If employed for less than 30 days, an applicant must submit a letter of employment acceptable to RWFR Program. **Each applicant on whose income the application relies upon must submit proof of employment and verifiable income with the application.**

## Liability for Lease:

Each applicant is fully responsible for the entire rental payment and must execute the Lease. Generally, the maximum number of persons 18 years or older who may occupy the Premises is four (4), with no more than two (2) being unrelated.

## Not a Commitment:

**Neither consideration nor acceptance of an application constitutes a commitment on the part of RWFR Program, or any of its affiliates to enter into a Lease or Right to Purchase Agreement with Applicant.**