

Rental Criteria

- All potential tenants who are 18 years or older (or emancipated minors with written proof of legal emancipation) shall complete a rental application and pay the application fee of \$35 plus a \$5.00 service charge per unit.
- Source of Income: We will accept all income which is lawful, verifiable, and paid to an applicant, a representative of an applicant, or on behalf of an applicant (including but not limited to federal/state/ local public assistance or housing subsidies).. All such income must equal or exceed three times the monthly rental rate. Applicants with government rent subsidies will have the above income to rent ratio based on their tenant portion of the rent and not the full market rate. If there will be a co-signer/ guarantor, then their monthly gross income shall be 4 times the gross monthly rent. This shall be based upon an aggregate gross monthly income of the applicants. If the applicant's expenses exceed the monthly rent, then they shall have a co-signor/guarantor or be denied. The co-signor/guarantor shall sign a separate "guarantor" agreement and not be on the lease.
- Maximum number of occupants is two persons per bedroom plus one additional person for the unit.
- If the unit is a studio or efficiency unit, the standard shall be 220 sf of superficial floor area and then another 100 sf of floor space for each additional occupant.
- If information given on the application is false, the applicant will be denied.
- The first application in time which meets all of our screening criteria will be accepted. Auto-approval means applicant meets all minimum rental standards.
- Applicant shall be denied should a previous landlord state that they were late with rent payments three
 (3) or more times within a 12-month period (excluding covid-related rental debt as defined under California law, as we will not use any covid-related rental debt as part of our housing decision).
- Applicants who have gone through foreclosure within the past 3 years shall have their application denied.
- Past evictions: If a person has an unlawful detainer judgment against them within the past three year, their application shall be denied.
- Late Rent (excluding covid-related rental debt): An applicant with no history of late rent shall be approved.
- Disturbances An applicant with a history of more than one (1) noise disturbance within a 12-month
 period in a prior tenancy shall have their application denied. Should the applicant be found to have
 engaged in any conduct which poses a direct threat to the health and safety of other persons or
 unreasonably interfered with a prior landlord's property management operations, their application shall
 be denied.
- Damages to former property –Any applicant with a history of causing damage to a rental property in excess of ordinary wear and tear shall have their application denied.



- Credit history No applicant shall have more than \$300.00 of outstanding bad debt or charge offs other than medical and student loan. An applicant with a FICO score of above 670 with no outstanding bad debt or charge offs shall be approved. Applicants with government rent subsidies shall have the option to either elect that we use their credit history as we would normally or to provide lawful, verifiable alternative evidence of the ability to pay the portion of the rent to be paid by the applicant, including but not limited to, government benefit payments, pay records, and bank statements. If an applicant with a government rent subsidy elects to provide lawful, verifiable alternative evidence of ability to pay the portion of the rent to be paid by them as mentioned above, we will provide that applicant ten (10) days to provide that alternative evidence and agree to reasonably consider that evidence in lieu of credit history in determining whether to approve their application.
- Bankruptcy A tenant shall be denied if they have filed bankruptcy in the past 7 years.
- If an application is approved, all adults who will be on the lease will provide a copy of a valid, government issued photo ID for inclusion in our files. This is so we have the identifying information for the adults who have been authorized to reside in the unit.
- Pets No pet shall be more than 25 pounds in an apartment/duplex/triplex or more than 60 pounds in a single family detached home. There shall be no more than 2 pets allowed. A separate pet addendum shall be signed. There shall be no breed that is not allowed by the owner's insurance company such as but not limited to Rottweiler, Pit Bull, Doberman Pincher or other breeds disallowed by the insurance company. Assistance animals for persons with disabilities are exempt from all pet rules, but do require our prior written consent. We will assess all requests for assistance animals per applicable fair housing laws.
- No smoking No smoking is allowed in any rental unit or in the common area of our rental properties.
- If there is an age restriction for the community, then the applicants shall comply with community age restrictions.
- Applicants who are rude or otherwise disrespectful to Encore Realty, Inc. staff during the leasing process may be denied based upon actions of the applicant at the sole discretion of Encore Realty, Inc. management/staff.
- Conditional acceptance policy: If any applicant fails to meet the above credit/alternate evidence of ability to pay the rent due to total lack of such information, but meets all other criteria, we will offer a conditional acceptance.. Similarly, if an applicant fails to meet the above landlord history requirements due to total lack of such history, but meets all other criteria, we will offer a conditional acceptance.

Date