

Occupancy Criteria

The following items will be verified and are required from all applicants (business and corporate leases excluded) and will be referenced for completing the Qualifying Scoring Criteria.

- Copy of Photo Identification.
- Completed Application for Residency of all occupants 18 Years of age and over - signatures of all residents is required prior to any application being processed.
- Residency History- applicant must provide five years of verifiable prior residency history on the application.
- Employment/ Income Verification- Applicant will be required to provide Management with the following information for verification:
 - Employer
 - Dates of Employment
 - Position
 - Salary and paystubs
 - If applicant is self-employed or salary is commission based a statement from an accredited accountant or two years of Federal tax returns to document salary history must be provided.
 - If an applicant's salary is from social security benefits, retirement accounts, inheritance, child support payments, alimony or any other source of income other than employment the applicant will be responsible for providing documentation of the above. If the monies are received by direct deposit the applicant will need to provide a letter from the bank or minimum of three months bank statements to document payment history.
- Credit Report- A credit report will be processed based on the application data.
- Nationwide Eviction Search
- Criminal Background Screening- a criminal background check will be conducted based on the application data.

Qualifying Scoring Criteria

The following criteria will be followed for all applicants:

- Application for Residency completed and all signatures in place.
- Positive and verifiable residency history for the past five consecutive years.
- Verifiable steady employment and income for the previous two years. Students and first time renters may qualify under Co-signer Options.
- Monthly income from all sources is to be minimum 2.5 times the monthly market rental amount. This amount can include other compensation such as vehicle allowances, etc.
- Credit Report- no more than 40% derogatory trade lines on credit report unless verifiable financial hardship – see below “Financial Hardship” Section.
- No unsatisfied collection accounts or tax liens. Possible exceptions will be made for student loans, medical accounts, and verifiable financial hardship. (See “Financial Hardship” Section)
- Any applicant that poses harm or threat to themselves, others, or the property will be denied.

Financial Hardship:

In the event of a financial hardship, acceptable documentation of hardship will be required from applicant/s. Application may be considered for approval based on the following listed definitions of Hardship: Note: Financial Hardship must be involuntary to qualify.

- Mortgage or Housing payment increase
- Illness of self or immediate family member
- Loss of Job
- Reduced Employment
- Reduced Income
- Failed Business
- Job Relocation (greater than 50 miles)
- Death of Spouse or Co-Borrower
- Death of immediate family member
- Incarceration of a main income provider
- Divorce or Marital Separation
- Military Duty
- Medical Bills
- Damage to Property (natural disaster or unnatural)
- Credit Report Discrepancy

Co-Signer Options

- Co-signers will only be considered for first time renters and/or students.
- Co-signer must be minimum 18 years of age and meet all Qualifying Scoring Criteria.
- Co-signer must have name on lease as a leaseholder and sign lease agreement prior to occupant move in.

Co-signer must meet their individual monthly financial obligations in addition to 3 times the monthly market rental amount of referenced housing.

Roommates:

- Any occupant over 18 years of age must complete an application, meet the Qualifying Scoring Criteria and sign lease agreement.
- Income for all adult occupants shall be considered when meeting the 2.5 times monthly market rental amount. Each roommate does not have to qualify on income alone; however, each adult occupant must meet all other criteria on an individual basis.

Any adult occupant cannot be named on lease agreement as "Occupant Only" if they fail to meet the Qualifying Scoring Criteria.

The following items are to be considered for automatic denial of application:

The fact that an applicant(s) is eligible under Federal Statute to apply for housing does not mean that he/she/they will be a suitable resident(s).

- Unlawful detainer(s) on applicant(s) record.
- Criminal offense relating to the above criteria.
- Intentionally falsifying information on application.
- Negative previous rental/ housing reference.
- Unverifiable information to any of the above categories.

Occupant Guidelines:

1 Bedroom - 2 Occupants plus one extra occupant per household, subject to management's determination of capacity per property.

2 Bedroom - 4 Occupants plus one extra occupant per household, subject to management's determination of capacity per property.

3 Bedroom - 6 Occupants plus one extra occupant per household, subject to management's determination of capacity per property.

4 Bedroom - 8 Occupants plus one extra occupant per household, subject to management's determination of capacity per property.

Acuity Group reserves the right to modify the maximum occupant criteria, within reason and in accordance with all local and state guidelines, for short- term emergency housing. Short term shall apply to leases 6 months or less.

Security Deposit will be paid at the time of application to hold the property in your name. If no Security Deposit is received, Acuity Group will continue to market and seek renter for the property. If your application is not approved, your Security Deposit check will be returned. If your application is approved, your Security Deposit check will be deposited immediately.

Once applicant(s) has been approved and notified by Management of their approval status they may not cancel without penalty. See "Security Deposit Agreement" and/ or "Residential Rental Application".