## **Qualifying Criteria**



Villas @ Foxbrick complies with all federal, state, and local regulations regarding fair housing for all applicants and residents regardless of race, color, religion, sex, national origin, familial status, or handicap. Rental Application Guidelines: All applicants must complete a rental application and pay a \$50.00 non-refundable application fee per lease holder. Each applicant must fully complete, date, and sign a separate rental application. Each applicant must provide a valid, non-expired government issued photo identification and allow it to be photocopied. All legally competent individuals eighteen (18) years old and older must be listed as leaseholders.

Occupancy Standard: Two person maximum per bedroom. (Exception: Child under 6 months of age, unless otherwise dictated by

state or federal law)

Age Requirements: Lease Holders must be at least 18 years of age.

<u>Credit:</u> Your credit history will be evaluated against RealPage® AI Screening through On-Site/Experian. Many factors are considered such as credit score, debt to income ratio, amount of income, unpaid rent collections, and evictions. The neutral credit score for this community is set at 625 with income parameters at 3.0 times the amount of rent.

Additional Deposit: If prospective lease holder(s) does/do not satisfy the credit criteria (but not to the point of disqualification), an additional deposit may be required. Deposits are refundable in accordance with the application provisions.

Rental History Twelve month's verifiable rental/mortgage history in good standing will be required. Addresses indicated on the credit report(s) must match exactly residences listed on the rental application. Rent related evictions within the past five (5) years and/or non-rent evictions within the past five (5) years will not be accepted. Landlord debt over \$1500.00 will not be considered. Current balances will not be accepted.

Criminal:

No applicant (occupant or lease holder) may have received deferred adjudication for, or been convicted of, a misdemeanor of a violent crime against persons, assault/battery, weapons nature, or drug offense within the last seven (7) years. No applicant (occupant or lease holder) may have received deferred adjudication for or been convicted of a sex crime of any kind misdemeanor or felony. For all other felony convictions there will be an individualized assessment that takes into account mitigating factors such as facts and circumstances surrounding the criminal conduct, age at time of conduct, evidence of good tenancy before and after conduct, nature and severity of conviction and the amount of time that has passed since the conviction. Criminal history which indicates that an applicant's tenancy would constitute a direct threat to the health or safety of other individuals or whose tenancy could result in substantial physical damage to the property of the owner or others may result in rejection of the application. \*Pending or active felony or misdemeanor cases will not be considered.

Employment: Lease Holder(s) must present evidence of stable work history for a minimum of six months. Must provide most recent 4 paycheck stubs or if self-employed, you must present the income tax return from the previous year and bank statements from the previous two months. Persons who hold commission only or base plus commissions, tips and bonuses jobs are considered self-employed. A letter of intent to hire from the employer should be provided if employment has not yet begun, along with the evidence of a stable work history prior to the new job. WE WILL BE VERIFYING YOUR EMPLOYMENT WITH YOUR EMPLOYER, PLEASE DO NOT PROVIDE FAKE PAYCHECK STUBS OR WE WILL RETAIN YOUR DEPOSIT.

<u>Cosigner/Guarantor</u> If prospective Lease Holder(s) does/do not satisfy the qualifying criteria, a cosigner or guarantor will be required in addition to the additional deposit. The guarantor must meet income requirements of five (5) times the market rent.

<u>Terms:</u> Lease terms are not to exceed a minimum of twelve (12) months and a maximum of twenty-four (24) months. No exceptions.

Applicants with no United States Identification: Must fill out TAA (Texas Apartment Association) Supplemental Rental Application for Non-U.S. Citizens and provide valid requested documentation upon request. Failure to do so will result in a declined application.

RealPage® Al Screening through On-Site/Experian is our primary credit reporting source, the company evaluates all applicants against the qualifying policies as listed above. Should your application be declined, you may contact them directly at 800-685-1111. The staff members are unable to discuss or provide you with reasons for denial. The Federal Fair Credit Reporting Act (FCRA) requires that you must be notified when information in a consumer file leads to an unfavorable response to your rental application based on gathered information. You have the right to access this information and dispute any inaccurate entries. The FCRA requires that Equifax and any other source provide you with a free copy of your consumer report. Your consumer report will only be provided if you request a copy within 60 days by following the instructions on the letter you will receive via email to the email address provided at the time of the application. \*Deposit is non-refundable on all falsified applications and all approved applications that cancel.



## Fraudulent Application Policy Acknowledgement

IMPORTANT WARNING REGARDING PROVIDING FALSE INFORMATION OR DOCUMENTS IN

YOUR RENTAL APPLICATION



 $\bigwedge$  WARNING: IT IS A CRIME TO PROVIDE FALSE INFORMATION IN YOUR RENTAL APPLICATION. BY SIGNING BELOW, YOU ACKNOWLEDGE AND AFFIRM THE FOLLOWING:  $\bigwedge$ 

- Providing false identification, financial or employment documents is a criminal act
- If false information is provided to Landlord, you will be subject to a \$199.00 charge in addition all other damages and Landlord will refer you to the police and the Harris County District Attorney's Office
- The information provided in the Rental Application for Residents and Occupants is true, accurate, complete and may be relied upon by Landlord
- You are not attempting to rent the apartment for someone other than those listed in this application
- You are not using fake identity in order to rent the apartment
- You are not using fake paycheck stubs or employment to qualify for the apartment
- You listed all criminal history (past and present) and rental history in the spaces provided in the application
- You have carefully reviewed all responses you provided in the Application, including but not limited to, the social security number, criminal section, and rental section
- Landlord is authorized to make inquiry with third parties to verify the information supplied in the Application
- You have read, understand, and accept each statement in the Warning in its entirety, and have indicated by signing below or acknowledging on the application
- Your application will be rejected with no refund plus the penalty of \$199.00 for providing ANY false information or documents in this application
- If it is later found that you used a false identity for this application, you will be evicted
- Landlord will pursue a civil lawsuit/claim against you including under your true identity (if you have provided false identity) for all lost rent, legal fees, eviction costs and other damages
- You authorize Landlord to share any information about you (including your real identity if it is later determined that you provided a false identification), including but not limited to: your true identity, fingerprints, video images, audio recordings of you, as well as your Application and or any documentation you provided Landlord with third parties including but not limited to other property owners, law enforcement, Precinct 4, and the Federal Bureau of Investigation.

You acknowledge that you had an opportunity to review our Qualifying Criteria, Dear Applicant Letter, and disclaimers in the Application itself which includes reasons your application may be denied, such as criminal history, credit history, current income and rental history. You understand that if you do not meet our rental selection criteria or if you fail to answer any questions or give false information, we may reject the application and retain all application, administration fees and deposits as liquidated damages for our time and expense and terminate your right of occupancy. Before you sign a lease, you have the right to review the community rules or policies we have.

Signature:	Signature:	Date:	