

Occupancy Guidelines

Two people per bedroom (plus one (+1) under the age of 12mths) is the maximum for every apartment home.

All additions to the household after move-in must be approved by management and are subject to the full qualification process. Approval will not be granted within the first six (6) months of the lease effective date, excepting childbirth. Written requests for reasonable accommodations will be considered by management.

Smoking Policy

No smoking of any substance, by any means, is allowed in the individual apartment homes, anywhere within the building or anywhere on Lumien Apartments property. Marijuana is not allowed on the premises and is considered an illegal substance by federal law. Please refer to the written Marijuana Policy for more detail.

Animals

Cats are allowed (limit 2 per household). Monthly pet rent and deposits may apply. Written requests for reasonable accommodations for disabled persons will be considered by management.

Student Status

A household may not consist entirely of full time students (some exceptions apply, per CHFA guidelines).

Credit History and Criminal Background

Credit score, rental history, rent to income ratio, and check-writing history are evaluated using the CAPS (Credit Approval Points Score) criteria.

We do not accept residents with a criminal history including: misdemeanors or felonies of a violent nature – no matter the age of the conviction – felonies of less than seven years, a history of habitual criminal activity, and/or felonies that are for manufacturing and distribution of illegal substances. We also do not allow sex offenders to reside, even temporarily, on the premises.

A conviction of a violent nature would include, but is not limited to: a physical act of violence that results in injury to a person or damage to property, child abuse/neglect, and/or crimes of a sexual nature. Acceptance of denial of an applicant using the above criteria is at the sole discretion of management.

Rental History

Rental history is evaluated based on payment history, number of NSF's, late fees, whether proper notice was given to previous landlords, condition of the premises and conduct. An eviction within the past 5 years and/or monies owed to a previous landlord without an acceptable repayment plan in place will result in a denial of residency.

Waitlist Policies

In order to be placed on a waitlist, the household must:

- Prequalify
- Sign a Screening Criteria form
- Respond to us within one business day

The household understands that several waitlist applicants will be contacted at once and the unit will be awarded to whomever responds on a first come, first served basis. This household also understand that they may lose their place on the waitlist if:

- The household states they are no longer interested
- The household has failed to respond to our communications
- The household no longer meets our income or occupancy guidelines
- The household is offered and rejects two units

I have read and understand the guidelines stated above.

Signature Date

Signature Date

Signature Date

Signature Date

Head of Household Name: _____ Unit: _____

Rent:	Pet rent:	Pet fee:	Pet deposit:
Deposit:	Storage:	Parking:	Other:

Rent to Income Ratio

If the household receives PHA assistance, household automatically passes the Rent to Income Ratio test.

Senior Properties use 2x rate; All other properties use 2.5x rate; Guarantor 3.5x rate

Monthly rent: \$ _____ multiplied by _____ = \$ _____ (Minimum monthly income.*)

Annual income: \$ _____ divided by 12 = \$ _____ (Must be higher than above.)

Household meets minimum acceptable income requirements? YES NO

If no, household must be denied. Do not move on to rental history or credit score point calculations.

Rental History	
No rental history	<input type="checkbox"/> 1 Point
0 NSF or late payments	<input type="checkbox"/> 4 Points
1-2 NSF or late payments	<input type="checkbox"/> 3 Points
3-4 NSF or late payments	<input type="checkbox"/> 2 Points
5 or more late payments	<input type="checkbox"/> 1 Points

Owing a rental community and/or a past landlord will result in a denial.

Credit Score	Screening Criteria
No credit <input type="checkbox"/> 1 Point	All standards have been met? <input type="checkbox"/> YES <input type="checkbox"/> NO – Automatic Denial
650 and above <input type="checkbox"/> 4 Points	
500 to 649 <input type="checkbox"/> 3 Points	
400 to 499 <input type="checkbox"/> 2 Points	
0 to 399 <input type="checkbox"/> 1 Points	

Final Score:

Select the deposit amount that applies:

- 8 points:** Standard Deposit **4-7 points:** \$150 Additional Deposit **Less than 4 points:** DENIED

Manager Printed Name

Signature

Date

