



APPLICATION CRITERIA

Tax Credit/Bond/HOME

Thank you for choosing The Mill at First Hill as your potential new home.

We are delighted that you are interested in our community and the following resident selection criteria is being provided to identify the evaluation process through which your application will be processed.

It is the policy of SRM Management to comply with all applicable federal, state, and local fair housing laws and not discriminate against any person based on race, color, religion, sex, family status, national origin, handicap/disability, or any other basis protected by state or local law.

It is the policy of SRM Management to consider any and all requests for reasonable accommodations or modifications when they are necessary to provide a person with a disability an equal opportunity to use and enjoy their apartment home and/or the community common areas. If you have any questions on how to submit a reasonable accommodation or modification request, please contact the apartment community rental office and ask to speak with the Property Manager.

The acceptance and processing of the rental application and its application fee does not constitute a guarantee of acceptance for housing. All applicants must meet the itemized criteria listed below to be considered for tenancy. All documentation requested during the application process must be submitted immediately. Failure to supply information or documentation within forty-eight (48) hours of the request may result in an application being rejected.

Application Fees

Application fees are \$ 18.00 for every application processed. Application fees are non-refundable and cover the costs of obtaining information about you, including but not limited to the cost of using a tenant screening service or a consumer credit reporting service and the reasonable time spent to validate, review, or otherwise process your application. Application fees are deposited on the same business day.

Reusable tenant screening reports are not accepted.

Acceptable forms of payment for the application fee: **Cash is never accepted.**

CASHIER'S CHECK	MONEY ORDER	PERSONAL CHECK	CREDIT CARD
X	X		* Online applicants only

Rental Application

All persons eighteen (18) years of age or older, and those deemed to be an adult under applicable law with respect to the execution of contracts, will be required to complete their own separate application. Only applications that are fully completed and signed will be processed for consideration.

An applicant's intentional misrepresentation or intentional omission of any information on the application will be sufficient reason for rejection of the application.

Occupancy Guidelines

In accordance with the following guideline, the household composition must be appropriate for the apartment size in which the household is applying.

BEDROOM SIZE	MINIMUM PERSONS	MAXIMUM PERSONS
Studio	1	2
1 Bedroom	1	3
2 Bedroom	2	5



Rental Scores

The approval of credit is based on rental scores. Rental scores are relied upon to estimate the relative financial risk of leasing an apartment to you. Scores are calculated using a weighted average of factors, and your rental score results from a mathematical analysis of information found in your credit report and application. Such information may include your bill-paying history, the number and type of accounts you have, open bankruptcies, unpaid utility bills, collection actions, charge-off, repossession, eviction histories, outstanding debt, income relationships (rent-to-income and debt-to-income ratios), and other attributes that reflect on your qualifications to meet the terms of your lease.

The rental scoring system used was created for the purpose of treating all applicants consistently and impartially, without regard to subjective criteria.

The rental scoring system uses information obtained by the third-party tenant screening service and consumer credit reporting agency, which includes information obtained from the credit bureau to evaluate the application.

You have the right to obtain a free copy of consumer report(s) in the event of denial or adverse action, and to dispute the accuracy of information appearing in the consumer report:

Rental Score Recommendations

- **Approve** – This is the most desirable recommendation and has the lowest security deposit level.
- **Approved with Conditions** – Although the application will be accepted on this recommendation, this score presents a higher risk and may require the highest security deposit or co-signer.
- **Decline** - The community may not proceed with the application.

Denied/Approved with Conditions

Denied or conditionally approved applicants will be notified in writing of the reason for denial or conditional approval. Consideration may be given for extenuating circumstances where this would be required as a reasonable accommodation for disability when determining the acceptability of tenancy.

Income/Assets

Residency at this community is limited to those households having moderate income and requires that households meet certain income qualifying standards established by the affordable program this community participates with. Household annual income must not exceed the affordable program income limits of the apartment home the household is applying for. Income limits are available in the leasing office.

Every applicant shall provide proof of all income and assets which may be verified by a third-party. Income must be legal and verifiable, and all households must meet the income-to-rent ratio of at least 3 times the monthly rent amount.

Income must be legal and verifiable. Written verification and proof of all income includes, but is not limited to, current and consecutive pay stubs, social security or other retirement income, verification of welfare, disability, or SSI, income tax returns, unemployment benefits, worker's compensation payments, bank statements, and trust accounts

Applicants not meeting the income-to-rent ratio may be required to pay an increase to the security deposit or obtain a co-signer.

Adding unauthorized household occupants, without first obtaining management approval, is considered a violation of the lease. Additions to an existing household requires a full third-party recertification of all existing household members in addition to the income certification for the new member of the household; including third-party verification.

If there are any changes to a household's composition or income prior to move-in, management must be informed immediately.

All households will be required to recertify their income and assets annually prior to their move-in anniversary date. If a household fails to comply, a notice to terminate tenancy will be issued and the household will be required to move.

Student Eligibility

This community is subject to certain student limitations. If applicable, the student status of each applicant for the current calendar year must be certified and verified. Some students may not qualify for housing under one or more of the programs unless certain exemptions are met. Please check with the office staff for more detail regarding student status program requirements.



Rental History

Each applicant must have a recent, consecutive, and a minimum of 12 month(s), verifiable third-party or mortgage payment history. Note: Applicants living with family members will not be considered as having third-party rental history. Applicants not having verifiable third-party rental or mortgage history may be required to pay an increased security deposit or obtain a co-signer.

Applications may be denied for the following reason:

1. An outstanding debt to a previous landlord
2. A public record of an unlawful detainer action or an eviction
3. A breach of a prior lease including failure to pay rent timely and non-compliance with rules, laws and regulations

Criminal History

A criminal background check may be conducted for all persons eighteen (18) years of age or older. Applicants may be rejected for convictions related to offenses for drug use, manufacture or distribution of a controlled substance, fraud, property destruction, property theft, sex offenses, and violence.

SRM Management will conduct an individualized assessment to determine whether the applicant poses a direct threat to others or property prior to making a final decision on whether to accept or deny the application. The individualized assessment will take into account relevant mitigating information such as (1) the facts or circumstances surrounding the criminal conduct; (2) the age of the individual at the time the conduct occurred; (3) evidence that the individual has maintained a good tenant history before and after the conviction or conduct; and (4) evidence of rehabilitation efforts.

Personal Liability Insurance

This community does not require personal liability insurance.

Approved households may be required to carry a Personal Liability Insurance Policy. The coverage limit for the personal liability insurance must be maintained at not less than N/A, per household. You may obtain this through the property program or through the insurance company of your choice.

Guarantors

Guarantors are processed only after it has been determined that the applicant will not qualify on their own. Guarantors will be accepted for applicants who do not meet the required rent-to-income ratio, credit, or rental history requirements. Only one (1) guarantor per apartment is permissible. The guarantor will be required to complete an application and pay a full application fee. Guarantors must meet a higher financial standard which includes demonstrating the ability to meet the income-to-rent ratio of the household they are guaranteeing in addition to their own mortgage or rent payments. Guarantors must also meet all other financial qualifying criteria identified in the Guarantor Application Criteria. The guarantor will be asked to sign a Guaranty Agreement and a notary may be required.

Holding Deposit – Refundable *

Once your Rental Application has been credit approved and the community has notified you, you have 24 hours to cancel your application, otherwise, your deposit is forfeited. If your application or screening is denied, then your holding deposit will be refunded. Upon moving in, your holding deposit will be applied to the security deposit.

- **Falsification** of any items is considered fraud and results in forfeiture of the holding deposit. You must list ALL income and asset sources. If you are unsure if something applies, please contact the Leasing Office prior to submitting the application.
- **Communication:** If we reach out to you for corrections, additional documentation, or notification of approval and you do not respond within 72 hours, that will be considered cancellation, and you will forfeit the holding deposit.
- **Taking Possession:** Applicants understand that they need to take possession of the home within 3 days of notification of final approval (screening and compliance). Failure to do so will be considered cancellation of application and you will forfeit the holding deposit.



Waiting List

This community does not operate a wait list.

The applicant waiting list is maintained according to unit size and will remain open with the understanding that those who are listed are informed of its length, the policies and procedures for selecting individuals, and how applicants are added to the waiting list.

1. If no apartment homes are available, an eligible applicant will be placed on the applicant waiting list.
2. In order to maintain a balanced application pool, the property may restrict or suspend application acceptance and close the applicant waiting list. The property will also update the applicant waiting list by removing the names of those who are no longer interested in, or no longer qualify for housing.
3. If the applicant waiting list contains enough applicants to result in a wait of more than one full year for all applicable bedroom sizes, the wait list may be closed. The applicant waiting list may remain closed until it is reduced to less than a one-year wait for admission.
4. During the period when the applicant waiting list is closed, the property will not maintain a list of individuals who wish to be notified when the waiting list is reopened.
5. The applicant waiting list is updated approximately every six (6) months.
6. Waiting List Preferences:
 - a. Current residents who need to transfer to a different unit due to disability
 - b. Outside applicants wishing to move into the property
 - c. Date of availability for move-in

Pets

Community allows 2 pets per home. Breed restrictions apply. Community approval required prior to moving animals into home. Assistive animals for persons with disabilities are not considered to be pets but do require advance written approval of management.

Smoking

This community is a smoke free community.

This community offers smoke free apartment homes.

If the apartment home or any part of the community is smoke free, the residents, members of the resident's household, or resident's guests or visitors, shall not smoke anywhere prohibited and identified in the Smoke Free Addendum.

Water Furniture

Liquid filled furniture over ten (10) gallons is allowed but requires proper insurance coverage and prior written approval. A certification of insurance in the amount of \$100,000.00 evidencing liquid filled furniture coverage must be provided prior to bringing any liquid-filled furniture into the household.

Photo Identification

All applicants will be required to provide a government-issued photo identification to confirm identity. If an applicant's identification cannot be verified, it is grounds for rejection.

Conduct

Applicants may be rejected for conduct displayed during the tour or application process that would constitute a violation of the lease policies. Applicants must display the ability to comply with lease policies.

Violence Against Women Act (VAWA)

The Violence Against Women Act (VAWA) provides protections for victims of domestic violence, dating violence, sexual assault, or stalking. VAWA protections are not only available to women but are available equally to all individuals regardless of sex, gender identity, or sexual orientation. The U.S. Department of Housing and Urban Development (HUD) is the Federal agency that oversees that Multifamily Project-Based Section 8, LIHTC and/or HOME Program is in compliance with VAWA. This notice explains your rights under VAWA.

Protections for Applicants

If you otherwise qualify under Multifamily Project-Based Section 8, LIHTC and/or HOME program, you cannot be denied admission or denied assistance because you are or have been a victim of domestic violence, dating violence, sexual assault, or stalking. VAWA ensures that victims are



not denied housing and housing assistance solely because the person is a victim of VAWA crime. However, being a victim of a VAWA crime is not a reason to change the eligibility or applicant screening requirements.

The Notice of Occupancy Rights under the Violence Against Women Act will be provided to applicants/residents which outline their rights and obligations under VAWA protection from domestic violence, dating violence, stalking, and sexual assault at 1.) When an individual is denied residency; 2.) When an individual is admitted to an apartment and 3.) With any notification of eviction or termination of assistance.

Applicant Acknowledgement:

I/we acknowledge that our application will be reviewed and a consumer credit report, public search and/or an investigative consumer report that discloses the consumer's character, general reputation, personal characteristics and mode of living will be obtained. A copy of any such report(s) will be provided to the applicant upon request.

I/we, the applicant(s), acknowledge that I/we have received a copy of the application criteria and understand the terms of possible residency.

Applicant Signature

Date

Applicant Signature

Date

Applicant Signature

Date

Applicant Signature

Date

