FAIRFIELD.

General Rental and Occupancy Criteria Guidelines

Each applicant that is 18 years of age or older, or an emancipated minor with written proof of legal emancipation, must complete an application. A NON-REFUNDABLE Application Fee must be paid for each applicant 18 years of age and older. Applicants applying at a community located in the city of Auburn can access the Landlord-Tenant Information by going to the City of Auburn website. All applications for residency will be evaluated using the following criteria:

I. **IDENTIFICATION**

All applicants are required to provide a valid government issued photo ID at the time the application is submitted. We will not keep a copy of any photo ID unless the application is approved and the lease is signed. Massachusetts Properties (ONLY); copy of photo ID for the file is not required. If the property utilizes Identification scanning technology, all government issued photo ID's presented to a Fairfield associate will be processed for authenticity through identification scanning technology.

II. **OCCUPANCY**

Maximum number of persons per apartment: 2 persons per bedroom plus 1. Example: In general, maximum number of persons per apartment is 2 persons per bedroom plus 1. This may vary based on the size and configuration of your rental unit. In the event of a change in household/family status impacting the number of occupants, residents will have until a year after the change impacting the household/family status to transfer to the appropriate apartment to comply with occupancy limits. (Exception for properties in Seattle Washington: Occupancy will be calculated based on the square footage of each qualifying habitable room, which can include the living room and den areas. Every room for sleeping purposes must be at least 70 sq ft. Every room used for both cooking and living or both living and sleeping quarters shall have a floor area of not less than 130 square feet if used or intended to be used by only one occupant, or of not less than 150 square feet if used or intended to be used by two occupants. If more than two persons occupy any room used for sleeping purposes, the required floor area shall be increased at the rate of 50 square feet for each occupant in excess of two. In no event shall occupancy exceed occupancy limits established by federal, state, or local law.)

III. **PROOF OF AGE**

This is an Age Restricted Community; Rights of Occupancy is restricted by the specified age restriction outlined below. Any of the following documents are considered reliable documentation of the age of occupants residing in a unit: (i) driver's license; (ii) birth certificate; (iii) passport; (iv) immigration card; (v) military identification; (vi) any other state, local, national or international official documents containing a birth certificate or comparable reliability; or (vii) a certification in a lease, application, affidavit, or other document signed by any member of the household as listed below:

Senior Communities 55+	Document must be signed by any member of the household age 18 or older asserting that at least one person in the unit is 55 years of age or older and all secondary household members are at least 18 years of age.
Senior Communities 62+	Document must be signed by any member of the household asserting that all members of the household are 62 years of age or older.
Alderwood & Fairbrooke Senior	Document must be signed by any member of the household age 55 or older asserting that all members are 55 years of age and at least one member is 62 or older.
Auburn Court & Meridian Court	Document must be signed by any member of the household age 61 or older OR 55 or older and disabled asserting that all members are 55 years of age or older.
Ballinger, Cedar Park, Washington Terrace & Woodlands at Forbes Lake	Document must be signed by any member of the household age 55 or older asserting that all members are 55 years of age and at least one member is 61 or older OR disabled by the end of the current year.
Guardian Place & Lodge at Morgan Hill	Document must be signed by any member of the household asserting that all members of the household are 55 years of age or older.

IV. **SCORING OF YOUR CONSUMER CREDIT REPORT**

We do not accept reusable tenant screening reports. This community uses an independent credit reporting agency, RentGrow, to obtain and evaluate your consumer credit report. Your consumer credit report contains information about you and your credit experiences, including but not limited to such items as your bill-payment history, rental payment history, the number and type of accounts that you have had late payments, collection actions, outstanding debt, and the age of your accounts. RentGrow may also obtain, review and evaluate other relevant criteria about you, including but not limited to information regarding any judgment in an unlawful detainer action that was previously entered against you. Based on its evaluation of your consumer credit report and any other relevant criteria, RentGrow sends a recommendation regarding your application. Based upon the RentGrow recommendation, your application will either "accept", "accept with conditions" or "decline". Applicants who otherwise qualify, but who lack credit history, will be approved with conditions, such as payment of an increased security deposit or requirement of a co-signer. **If RentGrow makes a recommendation of "decline" or "accept with conditions", you will be given the name, address and telephone number of RentGrow and of the consumer reporting agencies that provided your consumer information to RentGrow, as well as other information required by law. Please refer to the Online Application Terms and Conditions for your specific rights under federal law with respect to your consumer credit report.**

V. **CONDITIONAL APPLICATIONS**

- When a RentGrow application recommendation is returned as "Accept with Conditions", the household will be required to pay an increased security deposit or utilize a co-signer.

VI. **DECLINED APPLICATIONS** (if any of the following apply, the application will be declined);

- Unable to provide a valid government issued photo ID.
- Proof of Age requirement not met.
- Falsification of the Application and/or Falsification of any Proof of Income documents.
- Anyone with an outstanding unpaid rental collection debt.
- Anyone having an unsatisfied monetary judgment currently pending against them.
- A Non-U.S. citizen who does not provide the required USCIS documents.
- Bankruptcy filing that has not been dismissed or discharged.
- Criminal Record - Criminal convictions, depending upon the nature and severity of the offense and the time that has passed since the conviction occurred. Such offenses may include, for example: sexual assault; domestic violence; discharging a firearm; gang participation; drug manufacturing; animal abuse; burglary; vandalism; assault; stalking; etc.

VII. **OCCUPANT ONLY**

All persons 18 years of age and older who wish to be listed as an occupant only will have a criminal search processed at their expense. Occupant(s) only with a failed criminal search recommendation will not be allowed to occupy the apartment. (Exception for the state of CA: All occupants 18 years of age or older must be listed on the lease agreement as a lease holder.)

VIII. **CO-SIGNER**

- Co-signer must show verification to substantiate income equal to or greater than 4 times the effective rent using the type of documentation listed in section XI below.
- Co-signers must complete an application and be processed through RentGrow as a co-signer. Approval will be based on credit scoring and income requirements.
- Co-signers must sign the Guarantor Agreement but will not be a leaseholder and will not have access to the apartment.
- Co-signers can only be accepted for applicants with a recommendation of "accept with conditions."

IX. **APPLICANTS WITHOUT A SOCIAL SECURITY NUMBER**

- Required to submit USCIS documents as verification. Acceptable forms include I-551, I-766, I-766A, and I-94. The document must be valid.
- If the I-94 is being submitted, a valid passport or visa must also be submitted.

X. **RESIDENT TRANSFER ON-SITE**

All current residents transferring on-site must complete a new rental application and show verification to substantiate income equal to or greater than the income listed in section XI below.

XI. **INCOME (ALL APPLICANTS)**

Must substantiate income information provided on the application and must be equal to or greater than the income listed in the table below (income from an OCCUPANT ONLY will not be included). For those applicants with Section 8 or VASH vouchers or other public assistance or rental subsidies, the income to rent ratio will be based upon the applicants' share of the monthly effective rent. Applicants applying for an apartment under a specific regulatory agreement may have their employment and income verified through The Work Number, an automated verification service, as part of the screening process. Income verification must be provided within 72 hours from submitting a rental application. Acceptable verification of income includes, but not limited to the following:

- Two recent pay stubs from current employer
- Offer letters from employers with prior year W2 and most recent pay stub
- Two recent bank statements
- Pension fund payments/401K/investment fund accounts
- Court ordered alimony or child support payments
- Proof of government payments (e.g. welfare, disability, social security, etc.)
- Proof of retirement income
- Proof of self-employment income (e.g. prior year's Tax Transcript from IRS, financial statements, bank statements, etc.)
- Proof of student loan income or grants
- Section 8 or VASH vouchers or any other public assistance or rental subsidies

Type of unit applying for	Income must be equal or greater than the ratio below
Tax credit and affordable units	2 times the resident portion of rent
Properties located outside of the state of CA (Market Rate Units)	2.75 times the effective rent
Properties located in the state of CA (Market Rate Units)	2.5 times the effective rent

XII. **LEASE SIGNING REQUIREMENTS**

The Lease Agreement must be signed and fully executed by all parties within seven (7) calendar days of issuance. If this process is not completed within the specified timeframe, the application will be automatically canceled without refund of the application fee, and the unit may be reassigned without further notice.

XIII. **INSURANCE REQUIREMENTS**

Renter's insurance is required at all communities as a condition of residency with a minimum liability coverage of $300,000. Personal property coverage is not required but recommended. Apartments with rent restrictions may be exempt from renter's insurance.

XIV. **Opportunity to Provide Supplemental Evidence:** In addition to completing Landlord's application form(s) and providing all information and documentation required therein, you may submit any additional written information or materials for Landlord's consideration that you believe may mitigate potentially negative screening results. Additional evidence includes any written information you believe to be relevant to your predicted performance as a tenant.

XV. **Individuals applying for an apartment home in the state of California with a government rent subsidy voucher may opt to provide verifiable financial documents as evidence of their ability to pay their portion of the rent in lieu of the applicant's credit history.**

XVI. **Individuals applying for an apartment home with a property that has a specific Regulatory Agreement will be required to meet additional guidelines or may be exempt from certain requirements above.**

EQUAL HOUSING OPPORTUNITY