

Application Process and Tenant Screening Criteria Emerald Isle Mobile Home Park



Space #: _____ Date: _____

CARITAS COMMUNITIES ARE COMMITTED TO Equal Housing Opportunity for all applicants. We offer application forms to everyone who requests one. Please review the following criteria for rental with our community before submitting your application. All information provided on the application will be reviewed and verified by our corporate office. If you have any questions, please ask. **We comply fully with the Federal Fair Housing Act. We do not discriminate against any person because of Disability, Race, Family Status, National Origin, Sex, Religion or Color.**



Before Submitting Your Application

We suggest you return the application for residency and all requested supporting documentation **in person** within ten (10) business days upon receipt of the application. Management will then preview the application to ensure it is complete and that they have copies of all the supporting documentation needed to begin the formal review process. The review process does not begin until all the requirements of the submittals are satisfied. Management has fifteen (15) business days to review your final submitted application. However, we will try to complete the process as soon as possible. Please be patient.

All applicants must provide a copy of their current photo identification along with their **completed** application. (Valid driver's license or other government issued photo identification card is acceptable.)

1. **Completed** applications are reviewed in the order in which they are received **in our corporate office**. Applicants are evaluated on the same standards, one person or family at a time, on a "**First Come First Served**" basis.
2. All persons 18 years or older (or persons otherwise legally emancipated) must submit an application with a \$25 credit check fee. No cash accepted.
3. All applications must be filled out **completely** and **signed** by the applicant.
4. If the information requested in any section of the application does not apply to you, please indicate so with N/A.
5. Applications are accepted and the Management's informed consent to tenancy is based upon the information provided. Misleading and/or false information may be grounds for denial of application and/or termination of tenancy in the event the applicant is initially accepted after providing false information.
6. Incomplete applications will not be accepted.

Income

1. All applicants will be required to provide a security deposit equal to at least one month of rent. A security deposit equal to the amount of up to two months rent may be required based on credit report.
2. Applicants must have a Gross Monthly Income of two and one-half (2.5) times the rent and average utility bill for all applicable utilities (gas, electric, trash, cable, etc which is \$110.00) per month which amounts to \$_____.
3. Multiple applicants who intend to occupy the home can combine their gross monthly income to achieve two and one-half (2.5) times the rent + average utility bill for all utilities per month.
4. Income must be steady and verifiable for at least the past 3 months.
5. We **must** be able to verify income for all applicants through pay stubs, employer contact, tax records (tax returns and records are optional and not required) and/or bank statements. Any verification fees by the employer must be paid by the applicant. Regarding employers, applicants are required to provide the contact information for the Human Resource Department, the name of their department head or direct supervisor and the main business telephone number. You are also asked to sign the attached Employment Verification Form.
6. If you are self-employed, then your income must be verifiable through a CPA prepared financial statement or, **if you choose and at your sole option and discretion**, a copy of current year and previous year's tax returns filed with the IRS and your two most recent bank statements can be accepted.
7. Applicants with insufficient monthly income may meet income qualifications by providing copies of bank statements reflecting a minimum balance equal to six (6) months of rent or greater.
8. All other income such as DSHS, Retirement, Child Support, Financial Aid, and/or any other non-employment earned income must be verified in writing by the issuing agency and/or by your two (2) most recent bank statements showing the automatic deposits.

Credit

1. Bankruptcies must be at least two (2) years old and must be discharged.
2. A home foreclosure within the last three (3) years will automatically require a co-signer, as long as credit and income qualifies.
3. Your credit report cannot currently show more than five (5) past due accounts.
4. Your credit report cannot show more than \$ 2,000 in past due balances.
5. Medical collections will NOT affect your credit score one way or the other.

Residential History

1. Applicants must have at least two (2) years of favorable residential history.
2. There can be no more than three (3) late rent or mortgage payments within the past (3) years.
3. If applicant was late with mortgage payment more than three (3) times within the past three (3) years, then a co-signer will be required.
4. Applicants must not have a balance owing to a former landlord.
5. Applicants must not have an eviction or non-renewal of tenancy within the past three (3) years.

Additional Qualifications for Co-signers

1. Verifiable gross income equal to or greater than four (4) times the amount of monthly rent and average utility bill for all applicable utilities (gas, electric, trash, cable, etc. which is \$110.00) in the amount of \$ _____ per month.
2. Income must be steady and verifiable for the past six (6) months.
3. Credit report cannot show more than one (1) currently past due account.

Information Regarding the Home Purchase

1. Applicants must provide a copy of the purchase agreement or a letter from the escrow company, which shows the escrow number and address in respect to the mobilehome being purchased.
2. If the home is to be financed through a financial institution or lender, a copy of the loan commitment showing the loan amount, down payment and monthly payment.
3. In the event the applicant(s) is approved, the Park will require documentation that all tax obligations have been cleared, and that change of ownership has been registered with State authorities.

Rental Criteria for Pets

Pets are allowed. Please contact the office to determine the pet policy for this park. A picture of the pet specified in the pet agreement is required prior to approval.

The following guidelines also apply:

1. No aggressive or mixed aggressive breed dogs. For example; Pit Bulls, Dobermans, Rottweilers, Chows or any mix breed that is a near relative.

2. Pet policies are strictly enforced and any breach will be grounds for termination of your tenancy under applicable law.
3. Tenants will be evicted pursuant to applicable law for misrepresenting the breed of their dog or the possession of poisonous, dangerous or illegal pets or endangered species.
4. Tenants will be evicted pursuant to applicable law for failing to disclose pets that will be living in the park.
5. All birds must be confined to cages and are not allowed to reside outside their cage.
6. No ferrets, reptiles or rodents of any kind are permitted as pets. Fish tanks and aquariums greater than 10 – gallon capacity are not permitted.

Statement of Understanding and Acknowledgement of Receipt

By signing this acknowledgement, the undersigned agree that I/we have had the opportunity to review the Park's Application Process and Tenant Screening Criteria. The tenant selection criteria may include factors such as credit history, current income and rental history. If you do not meet the selection criteria, or if you provide inaccurate or incomplete information, your application may be rejected.

Applicant's Signature: _____ Date: _____

**We look forward to having you as a resident.
Please let us know if you have any questions.**