

UNION HILL MANOR APARTMENTS

TENANT QUALIFICATION STANDARDS

We comply with all federal, state and local fair housing laws, and do not discriminate with regard to race, color, religion, national origin, sex, disability, familial status, or any other characteristic protected by law. In accordance with these laws as well as our company policy, we do not show or offer housing accommodations according to race, color religion, national origin, sex, disability or familial status of current or prospective residents. Please review our list of criteria. If you feel you meet the criteria and have already viewed the rental unit you are interested in, then please apply.

Please read the following instructions carefully as to what you will need when submitting your rental application.

1. **Purpose of this Document:** We offer the following information so that all applicants will have available to them a detailed statement of the rental qualifying policies of South Wedge Properties, LLC specifically for Union Hill Manor Apartments.
2. Applicant(s) must be of legal age, eighteen (18) years and over, AND all persons who will be residing in the apartment, and over the legal age of eighteen (18) must submit an application and pay the non-refundable fee of \$20 per applicant. This fee is applied toward our costs for credit/background check services.
3. **Rental History:**
 - a. Resident history will be reviewed as well as debts owed to utility companies. It is your responsibility to provide us with your current and previous landlord's contact information. A rental verification will be submitted to any landlord/rental community you have resided at within the past 2 years. If you own your current home rather than rent, you will need to furnish your mortgage information including principal balance and monthly installment amount.
 - b. In the case of no previous rental history (i.e. 1st time renter), applicant must have an approved co-signer (see #7).
4. **Valid Identification:** We require a Photo I.D. (state issued driver's license, state issued identification card or passport) presented with your completed application.
5. **Income Requirements:**
 - a. Payments from any lawful employment or occupation as well as every other legal source of income including but not limited to pensions, annuities, public assistance, supplemental security income, social security disability insurance, unemployment benefits, Housing Choice Vouchers (formerly known as Section 8), other housing voucher or subsidy programs, and any other governmental or charitable subsidy will be counted as income.
 - b. Total household gross income (or tenant portion if on public assistance) should be at least **2.5** times the monthly rent. We accept all sources of income, but must show proof:
 - 1) Job: last 3 paystubs, supervisor name and contact info for verification, employment must be **stable** (meaning current job, or if new, last job must be for AT LEAST 1 year of employment)
 - 2) Public Assistance: letter on letterhead or agreement signed by agency with contact information so it can be verified and validated on length of Public Assistance provided to meet lease term
 - 3) If self-employed or retired, the applicant must provide proof of income and/or the ability to pay rent for the term of the lease by furnishing copies of federal income tax returns filed for the past two years, or a certified financial statement, and/or photocopies of the applicants three most recent bank statements.
6. **Credit Standards:** Establishment of credit history is required. FICO score of 575 or higher is required but is evaluated on a per applicant basis at discretion of South Wedge Properties, LLC depending on specific credit issues and status of other qualifications listed.

- 7. Guarantor/co-signer requirements:** A local Guarantor may be allowed if applicant(s) does not meet one of the required qualifications. Guarantors must live in NY State (and within 300 miles of Rochester). Guarantors must pass the same screening process as an applicant; *However, the monthly gross income requirement is at least 4 times the monthly rental rate, and the required FICO score is 700 or higher.* A complete application, non-refundable credit/background check fee, and supporting credentials must be submitted to South Wedge Properties, LLC for approval of Guarantor.
- 8. Criminal Background:**
- A national criminal background check will be conducted on each applicant, and South Wedge Properties, LLC will conduct an individualized assessment of each applicant.
 - Your application will be denied if you have been convicted of the illegal manufacture or distribution of a controlled substance.
 - Criminal history will be monitored during the duration of your tenancy.
- 9. Animal Policy:**
- Pre-Approval for ANY Animals (with an additional monthly Animal Rent of \$20 per approved animal) with no more than 2 pets in total.
 - Added Monthly Animal Rent is required for cats, dogs and rabbits
 - No Added Monthly Animal Rent is required for caged: fish, reptile, hamsters and gerbils
 - A liability insurance policy will be required for all dogs. The policy must include South Wedge Properties, LLC and the Owner as additionally insured. This policy should be at least for \$100,000.00 and can be obtained through any renter's insurance provider.**
 - No Ferrets or potentially dangerous reptile/animals/arachnids and **no breed of dog or any mixes included in the following breeds:**
Akita, American Staffordshire Terrier, Pit Bull, Chow, Presa Canario, German Shepherd, Rottweiler, Sharpei, Doberman Pinschers, Great Danes, Alaskan Malamutes, Siberian Huskies, Wolf-hybrids, Dogo Argentino, Mastiff, Cane Corso, Tosa Inu, Rhodesian Ridgeback, Saint Bernard.
South Wedge Properties, LLC reserves the right to amend, or add to this list without prior notice.
 - No animals with a vicious propensity to bite and no bite history
 - Must** provide proof of shots **and** license for dogs
 - Visiting pets are not allowed on property
- 10. Personal References:** review and general character traits (at discretion of Landlord/Property Manager)
Such as: Responsible Honest Neat/Clean
- 11. Non-Refundable Deposit:** once approved, a deposit is required to secure the rental unit which is equal to 1 month's rent. If the applicant fails to occupy the rental unit as agreed, the deposit will be forfeited. This deposit needs to be paid in a money order, certified bank check or cash. Upon Move-in, this becomes the Security Deposit and is conditionally refunded (minus the professional cleaning fee) 14 days following the end of the lease term (from move-out), if all lease terms are met.
- 12. False Information is Grounds for Denial:** your application will be denied if you misrepresent any information on the application. If misrepresentations or omissions are found after a lease is signed, your lease shall be terminated.

Window Treatments are not provided by landlord (current resident may leave them for new tenant if desired)!

Applications are processed only if the apartment has already been viewed and then in the order they are received with all required documents and information. However, an application cannot be approved until all aspects of the screening

policy have been completed and reviewed by the Property Manager/Owner. Housing is on a first-come, first-served basis, therefore, we do not hold units until the application is approved and a deposit payment is made. When an application is approved or denied, we will contact you. Denied applicants will also receive an “Adverse Action Letter” via email/ mail to the address listed on the application explaining why the application was denied.

Prospective tenant consents to allow the Landlord/Owner, through its agents and employees, to obtain and verify the following: credit information, criminal history, consumer report, employment, income, and landlord references for the sole purpose of determining whether or not to lease the applicant an apartment. If application is approved, the tenant understands that the landlord shall have a continuing right to review those items, in addition to residency information from any source, and may exchange credit information with consumer reporting agencies. Prospective tenant affirms that this application is true and accurate. If any information provided proves false, it will be deemed an event of default under any such lease or renewal, and Landlord/Owner may cancel and annul any lease given in reliance of such information.

These standards have been agreed upon by all members and will remain in effect until further notice. Updated 12/31/21