

# Application Eligibility Requirements and Guidelines

## - Guide-

Focus Real Estate Property Management is an equal housing opportunity property management company and abides by all Federal, State, and Local Fair Housing Laws. We do not discriminate based on race, color, religion, sex, handicap, familial status, national origin, age, marital status or sexual orientation.

All applicants are required to meet established criteria to be considered for residency. We established these criteria as a way of ensuring that each resident and occupant has the same opportunity to enjoy their home and the amenities that the community may provide. This criterion is fairly and consistently applied to each prospective resident that applies to rent any property, but may vary depending on situation differences and are subject to change.

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### Summary

Each resident over the age of 18 must submit a separate rental application. Below are the basic requirements for a complete application. If all of these items cannot be provided, please do not apply to rent the property as unused application fees are non-refundable.

Please be prepared as part of this application to:

- Pay the non-refundable application fee (application fee is \$55/per person 18 years of age or older)

- Provide a copy of a valid form of identification
- Provide proof of gross (pre-tax) income that is at least 2 times the rent amount
- Have a credit score equal to or greater than 650 and a record of paying debts on time<sup>^</sup>
- Pay the required security deposit upon leasing (which is 1 to 2 times the monthly rent depending on your income-to-rent ratio)
- Provide 3 years of residential history as well as contact information for your rental references
- Provide a Petscreening profile, even if you don't currently have any pets. (see more on Petscreening below)
- Authorize Focus to obtain additional background information about you through any means, such as a third-party consumer and criminal history reporting agencies and/or by contacting personal and professional references

## Income

Each applicant must provide proof of gross (pre-tax) income that is at least 2 times the rent amount. Please list all of your income sources including any housing vouchers such as Section 8, if applicable.

Further:

- Income must be stable.
- Recent promotions, raises, temporary / seasonal work, or employment changes will be considered at Focus' sole discretion.
- For employment less than 1 year, we will require prior employment details.
- If you are starting a new job or do not yet have 3 paystubs, provide all paystubs you have received as well as a signed copy of your offer letter.
- For self-employed applicants and/or 1099 contractors, please provide 1 year's tax returns plus documentation of distributions from business to self (e.g. via bank statements)
- If your income doesn't qualify but you have cash balances, we will consider those in our decision. Please provide a copy of your bank statement showing the cash assets if you'd like them considered.

## Credit

Applicants must have a credit score equal to or greater than 650 and a record of consistently paying debts on time<sup>^</sup>. If one or more applicants has a credit report that does not reflect a positive payment history for all accounts, the history is evaluated by Focus on a case-by-case basis.

<sup>^</sup> *Credit history does not apply to applicants applying with the assistance of a housing subsidy.*

## Security Deposits

Applicants should be able and prepared to pay a security deposit that is equal to 1 to 2 times the monthly rent depending on your income-to-rent ratio as follows:

Applicant Income	Required Security Deposit Amount
<2 times the monthly rent amount	N/A (ineligible)
≥2 times the monthly rent amount and < 3 times the monthly rent amount	2 times the monthly rent amount
≥3 times the monthly rent amount	1 times the monthly rent + \$300 / pet

## Criminal Backgrounds

Offenses that require registration as a sex offender, are classified as homicide or stalking, and include methamphetamine distribution or possession will result in application automatically being declined. We do consider applicants with other criminal history, looking at a number of factors.

## Rental History

Rental history must be provided for at least the last 2 years and must be satisfactory. Prior evictions will be evaluated on a case-by-case basis. Rental references/employer references must be satisfactory to Focus in its sole discretion and may not come from a relative or property where you are not on the lease as a responsible party.

## Co-Signers

Co-signers are not allowed except on request and with approval of Focus. Co-signers may be allowed for applicants with insufficient income or rental history only (not both).

## Pet Screening

PET SCREENING IS A REQUIRED PART OF THE APPLICATION PROCESS FOR ALL APPLICANTS:

A welcoming environment is paramount to all of our residents with or without pets as well as animals. To help ensure ALL of our residents understand our pet and animal-related policies, we use a third-party screening service and require EVERYONE to complete a profile. This process ensures we have formalized pet and animal-related policy acknowledgments and more accurate records to create greater mutual accountability. If you need accommodation in another way, please contact your housing provider. For your pet screening, please get started by selecting a profile category on our page at <https://focusrealestate.petscreening.com/>.

## Portable Screening Reports

The prospective tenant has the right to provide to the landlord a portable tenant screening report, as defined in Section 38-12-902 (2.5), Colorado revised statutes. [Portable tenant screening report means a consumer report prepared at the request of a prospective tenant that includes certain information provided by a consumer reporting agency and the date through which the information contained in the report is current.] If

the prospective tenant provides the landlord with a portable tenant screening report, the landlord is prohibited from charging the prospective tenant a rental application fee; or charging the prospective tenant a fee for the landlord to access or use the portable tenant screening report. If you provide a portable screening report, Focus will refund you any fees automatically charged at the time of application regardless of outcome.

## Brokerage Disclosure

Before applying, you may want to understand the relationship amongst parties involved with renting a property through Focus. Focus is an agent for the owner of the property and represents the owner's interests. You may review a sample Brokerage Disclosure Form under Tenant Resources at <https://www.focus-rentals.com/tenants>, and we would be happy to discuss it with you at any time.

## FAQs

Are pets allowed?

- Sometimes. Please see the rental listing for specifics.

Are service / emotional support animals allowed?

- Yes, these are allowed for all properties provided the applicant goes through our standard documentation process to ensure legal requirements are met.

What does the flat rate utility fee include?

- Typically, this fee pays for water, sewer, trash and recycling but you should review the rental listing and your lease before signing (if/when you get to that point) to ensure that's the case for the property you select.

Do you take housing vouchers (aka Section 8 housing)?

- Yes. Source of income is to include any source of money paid directly, indirectly, or on behalf of a person, including income from any lawful profession or from any government or private assistance, grant, or loan program, including housing vouchers. That said, you will still be required to meet our standard eligibility requirements and to provide documentation detailing this income source and amount (e.g. a copy of your housing voucher).

Can you make exceptions if I don't meet all the eligibility requirements?

- Maybe. We will review exceptions on a case-by-case basis.