

Collective Communities

Standards for Approval

1. **Each person age 18 or over shall complete an application consisting of the following:**
 - a. Completely filled out, signed, and dated application form
 - b. Copy of two (2) most recent pay receipts for each employer
 - c. Letter of authorization for “other income”, such as SSI or disability income
 - d. Copy of social security card
 - e. Copy of driver’s license or State ID
 - f. Screening fee of \$35 ONLINE APPLICATION or \$45 PAPER APPLICATION PER ADULT 18 AND OVER.
 - g. Any necessary information or documentation requested in the application or by management to verify statements in the application.
2. **Failure to submit a completed application and/or failure to provide all the information requested shall be grounds for denial.**
3. **Credit History:**
 - a. The applicant must have an established credit history for at least two years
 - b. Credit history must show that the applicant pays obligations on time
 - c. If you have an unfavorable credit report, your application must be approved by community ownership. Your social secured number is used to verify your credit history. Multiple or unexplained credit collections will lead to a disapproval of your application
4. **Criminal history:**

- a. No criminal convictions by any applicant for criminal conduct that indicates a risk to resident safety and/or property. In determining whether there is such a risk, the nature, severity, and age of any conviction, as well as any mitigating factors will be considered.
- b. No felony convictions or multiple misdemeanor convictions by any applicant for criminal conduct within the past seven years for drug related criminal activity, crimes of violence against persons, crimes requiring registration under a sex offender registration statute, property crimes, or other criminal activity that would threaten the health, safety, or right to the peaceful enjoyment of the premises by other residents.
- c. Management reserves the right to deny an applicant for any offense considered potentially harmful to persons or property. The above crimes are examples and are not to be considered an exclusive list. Management has the right to deny an applicant if the review of the application indicates that the applicant may constitute a direct threat to the health and safety of our residents or management staff or whose tenancy would adversely affect the physical condition and reputation of the community.

5. Public Records:

- a. Eviction history is not acceptable.
- b. No outstanding obligations to landlords.

6. Landlord Reference history:

- a. The applicant must have an established rental history of at least two years.
- b. Two landlord references are required.
- c. Rent history should show that rent payments were made on time.
- d. There should be no negative history in landlord references.

7. Income:

- a. The applicant must have an established income history of at least two years.
- b. Income must be verifiable. You must be able to show that your current employment is not temporary.

- c. Income that is subject to variance, such as construction work, must be averaged over a period of two years by using w2 and/or 1099 forms, tax returns and pay receipts.
- d. Any income not verifiable by a w2 form and pay receipt from an employer must be verified by tax returns and a recent profit and loss statement.
- e. The current income must have a minimum history of six months.
- f. Two recent pay receipts (the last two received) is required to verify current rate of pay and current employment.
- g. If you are not employed and/or self-employed and cannot present sufficient retirement income/savings then you will not be approved.
- h. The space rent and mortgage payment on your home cannot exceed 30% of your verified gross monthly income. Length of time that applicant has been receiving income may also be considered. Incomes can be combined to meet this criterion if the individuals that are combining their incomes are also combined on the mortgage of the home, title, and the lease agreement.
- i. Income standards do not apply to applicants who will be occupants only and not tenants or owners of the mobile home.

8. If you have filed for bankruptcy within one year, your application will be disapproved. If bankruptcy was filed prior to one year ago, approval will be based on status of bankruptcy.

9. If the initial check you present for screening, rent, and/or deposit is not honored by the bank, your application will be disapproved.

10. No pet is allowed in the community that exceeds 40 lbs, with the exception of service/companion animals. The landlord has a reasonable accommodation policy and a tenant requesting such an accommodation will provide the required documentation and sign a service/companion animal agreement. No outdoor pets are allowed, including cats. No exotic and/or dangerous pets are allowed in the community.

11. False or misleading information on the application shall be grounds for rejection of the application or eviction, should the applicant be approved based upon the false information.

12. The information provided with the application and all the above listed factors may be taken in its entirety for the decision for approval or denial.

