

CHAPARRAL APPLICANT SCREENING CRITERIA

1. **Application Process** – Applicants are urged to review the screening criteria to determine if requirements can be met. Each applicant shall fill out the application and pay the screening fee. Acceptance or denial of the application may take up to 7 days, or longer if you give consent. This time frame does not begin until application is complete, including proof of age, proof of income, and payment of the screening fee.
2. **Proof of Age** – Applicants must provide proof of age at time of application, such as a photo copy of driver's license. We are a 55 and older community. Someone in the home must be at least 55 and we allow no permanent resident less than 40 years of age.
3. **Source of Income** – All sources of income shall be legally obtained and verifiable. Upon application, it shall be the obligation of the applicant(s) to provide proof of income through tax returns, investment reports, Social Security award letters, pay stubs, or employer verification. Stability of the source of income during that past 5 years may be considered.
4. **Income to Debt Ratio** – Housing and utilities shall not exceed 35% of total income. Installment debt payments shall not exceed 35% of total income. If applicant does not have installment debt, income to debt ratio may be higher.
5. **Housing References** – The applicant(s) shall provide information necessary to verify current and previous rental history for the past two years. If applicant's housing during the past two years has been home ownership, mortgage payment history shall be considered.
6. **Credit Worthiness** – Credit worthiness may be determined by a credit report which should be free of evictions, judgments, collections and bankruptcies. A valid explanation may be considered by the owner/agent if provided by applicant(s).
7. **Limitations** – There shall be only one small pet (20 pounds or less) per site. A picture of the pet will be given to the owner/agent when the pet agreement is signed and also proof of liability insurance for the pet.
8. **Arrests & Convictions** – Arrests and/or convictions may be evaluated. Any individual whose occupancy could constitute a threat to the health and safety of others or could result in physical damage to the premises will be denied.
9. **Demeanor & Behavior** – The behavior and demeanor of applicant(s) during the application process will be considered.
10. **Incomplete, Inaccurate or Falsified Information** – Be sure to fill out the application completely and accurately. Any information that is incomplete, illegible, inaccurate or falsified may be grounds for rejection or termination of the rental agreement upon discovery.

VARIANCE POLICY

Failure to meet the screening criteria as stated may be grounds for:

1. Denial of application.
2. If a co-signer is accepted, such individual(s) will also be required to meet the screening criteria.