Rental Qualification Standards

We are excited you want to call our community home! Please review the following application requirements.

Fair Housing

- It is the policy of Bell Partners to uphold and not deviate from Fair Housing Laws.
- Bell Partners is committed to compliance with all federal, state, and local fair housing laws which prohibit discrimination based on race, color, religion, national origin, sex, familial status, disability, and any other protected classes specified under applicable fair housing laws.
- Bell Partners is committed to compliance with the Americans with Disabilities Act and the Fair Housing Act by allowing the modification of existing premises for reasonable modifications at the expense of the disabled person, unless otherwise required by applicable law.
- Bell Partners will allow reasonable accommodations where necessary to afford a person with a disability the equal use and enjoyment of a dwelling.

Residency, Availability and Occupancy Standards

- Applications for apartments will be accepted on a first come, first serve basis.
- Apartments will be reserved for applications based on the availability of the unit type requested by the Applicant.
- All Applicants must provide appropriate verification of their lawful residence in the United States as requested by management.
- To the extent state or local law differs from these guidelines, applicable law will govern.
- Occupancy shall not exceed two (2) persons per bedroom plus one additional person per dwelling unit, unless applicable law provides otherwise.
- Multiple Applicants/ Residents must qualify jointly for the apartment. All Leaseholders are fully responsible for the entire rental payment, and each must execute the lease agreement and its supporting documents.

Fees and Rental Rates

- Rental Rates are subject to change without notice.
- An **Application Fee** is required at the time of application. The Application fee is non-refundable and is required for each Applicant who is of the legal age of eighteen (18) or older and who will occupy the apartment.
  - The amount may vary by property.
  - If management rejects the application, the Application Fee(s) will not be refunded, unless otherwise required under applicable law.
  - If Applicant cancels the application, fails to sign the lease contract after approval, fails to provide certain documentation or information as requested by management within the specified timeframe, or withdraws the application before approval, the Application Fee will not be refunded, unless otherwise required under applicable law.
- An **Administrative Fee** is required at the time of move in. The Administrative Fee is a non-refundable fee, and one Administrative Fee shall be jointly required for all applicants per apartment.
  - This fee amount may vary by property.
  - Unless otherwise required under applicable law, the Administrative Fee is non-refundable.
- An **Application Deposit** is required at the time of approval to reserve an apartment.
  - The Application Deposit amount may vary by property.
  - One Application Deposit shall be required jointly for all applicants.
  - If an Applicant cancels an application, fails to sign the lease contract after approval, or fails to move in, the Application Deposit will not be refunded, unless otherwise required under applicable law.
  - The Application Deposit will be refunded if the application is denied.
  - Upon move in, the Application Deposit will be credited to the Security Deposit.

- A **Security Deposit** is required upon move in.
    - Security Deposits are per apartment, and the amount may vary by property.
    - The Security Deposit, or any portion thereof, may be applied by Bell Partners to satisfy all or part of the resident's obligations in accordance with applicable law.
    - Bell Partners may require payment for damages above and beyond those covered by the Security Deposit, if such charges are warranted.

Rental Application

- A Rental Application must be truthfully completed for each leaseholder who is of the legal age of eighteen (18) or older and who will occupy apartment.
- All information on the application must be complete, accurate, and verifiable.
- Any false information may cause the application to be rejected or the lease to be nullified.

Standard Application Evaluation

- An outside consumer reporting agency and outside fraud detection firms are utilized to evaluate each application.
- The consumer reporting agency and fraud detection firms consider a number of factors in their determinations, including, but not limited to, the following: credit history, criminal history, income, applicant's debt and debt service requirements, debt payment history, eviction history, Social Security fraud history, information about applicants contained in databases of Federal, state, and local law enforcement organizations, and other such relevant information.
    - ***Credit:*** Bell Partners requires good credit status for acceptance. Information from several credit reporting agencies may be used to determine credit status.
    - ***Occupancy History:*** Bell Partners reserves the right to verify up to 24 months of rental history. A positive record of prompt monthly payment, sufficient notice given and no damages is expected. Renting from a relative is not considered rental history. Home mortgages can substitute for rental history.
    - ***Employment and Income:*** Bell Partners reserves the right to verify current employment. Annual income is considered as a portion of the approval process. Acceptable methods of proof of income including but not limited to **recent** pay-stubs or a linked bank account in the applicant's name displaying recurring income deposits. Leaseholders' gross income must be at least 2.25x the monthly rent.
    - ***Criminal Background:*** A criminal background check will be conducted for each applicant who is of the age of eighteen (18) years or older. The application of any person may be denied at any time based on their criminal history, pursuant to management's policy and where permissible under applicable law.
    - ***Identity:*** Bell Partners reserves the right to verify the identity of all occupants 18 years or over. Acceptable methods of proof of identity may include: a current US government issued photo identity such as passport or permanent resident card, state issued photo identity card or driver's license and select non-US documents such as passports. Bell Partners does not accept CPNs (Credit Privacy Numbers).

- Bell Partners reserves the right to request additional documents for verification of the items listed above and to deny any application if supplemental documentation does not resolve the Credit, Occupancy History, Employment and Income, Criminal Background, or Identity alerts. Additional documents may include but are not limited to a physical copy of an applicant's SSN card, additional photo identity, and recent utility bill.
- All applicant documents must be submitted within 48 hours of payment of the application fee or request for supplemental documentation. Failure to do so will result in the application being cancelled and forfeiture of the application fee.
- If an applicant cancels and reapplies within 30 calendar days of the original application, Bell Partners will not require a new application to be processed, nor will the applicant be charged associated fees for the reapply. This is limited to one occurrence, and applicants will need to provide written confirmation that there have been no changes to the information provided in the applicant's original application. Any applicant seeking to reapply after 30 calendar days will require a new application and associated fees.

Special Situation Applications

Undergraduate Students: Please see “Property Specific” acceptance standards.

International Applicants without Social Security Number: Applications can be processed/approved with verification of income, employment verification, completion of criminal background check; and U.S. Citizenship and Immigration Services (USCIS) documents that prove entitlement to be in the United States.

- **USCIS documents include, but are not limited to:**
  - Form I-551 Permanent Resident Card
  - Form I-94 Arrival-Departure Record
  - Other official USCIS document
  - USCIS receipt for replacement of one of the above documents, with verification by USCI of resident’s entitlement to the document

Guarantor/Cosigner: If an applicant does not meet the required income qualifications, a guarantor may be used. Guarantors may not be used to override poor credit experience. Guarantors must complete a rental application and must fully meet the credit requirements. Guarantor’s gross monthly income must equal six (6) times the monthly rent. Guarantor’s income and employment must be verified. No criminal background check is needed for Guarantors. Guarantor’s application must be run separately from the applicant’s application. Guarantor must sign the guarantor agreement and all other documents required by Bell Partners. Guarantor will be fully responsible for the lease if the Resident(s) default.

Vouchers: Bell Partners complies fully with applicable source of income protections and will accept housing vouchers or rental assistance as a source of income where required by applicable law.

- Bell Partners reserves the right to verify an applicant’s ability to pay any rent amount not covered by the voucher based on the above stated rent to income ratio.
- Bell Partners will require voucher applicants to complete the same application screening process as stated above unless otherwise restricted by applicable law.

Affordable Programs: Bell Partners properties may participate in certain state and local affordable or below market rent programs. Such programs are specific to each jurisdiction and may be property specific. Bell Partners reserves the right to request additional income verification as required by the program and recertify eligibility each lease term. Rental rates and lease terms may be restricted by the program.

Renters Insurance

- Proof of a current Renter’s Insurance Policy is required. Exceptions may occur based on voucher, affordable, and below market rent programs.
- Check with the office staff for details and requirements.
- Where policies are required, we retain the right to force place coverage in the event a resident’s policy is cancelled for any reason during their residency.

Animals (PETS)

- **Acceptable Animals:** Domestic cats, dogs (specific breeds are not permitted, as stated below), turtles, non-poisonous frogs, hamsters, hermit crabs, gerbils, and small birds and fish are all acceptable pets.
- **Restricted Dog Breeds:** The following breeds of dogs (or any mix of the following breeds) are not permitted: Pit bulls, (this includes American Staffordshire Terriers and Staffordshire Bull Terriers), Rottweilers, German Shepherds, Huskies, Alaskan Malamutes, Doberman Pinschers, Chow Chows, Great Danes, St. Bernards, Akitas, Beauceron, Belgium Sheepdog and Belgian Malinois.
- All other animals are prohibited, including but not limited to snakes, spiders, ferrets, and iguanas.
- When and if an approved animal is permitted on a property, additional fees are required and additional requirements may be imposed.
- This policy does not apply to disabled persons who require the use of an assistance animal, which will be reviewed on an individual basis.

Applicant's Signature	Date	Applicant's Signature	Date
Applicant's Signature	Date	Applicant's Signature	Date
Applicant's Signature	Date	Applicant's Signature	Date
Applicant's Signature	Date	Applicant's Signature	Date
Guarantor's Signature	Date	Guarantor's Signature	Date
Guarantor's Signature	Date	Guarantor's Signature	Date