



## CORTLAND

### Resident Qualification Criteria

We're thrilled you're thinking about calling our community your new home! To help you get started with the application process, the following information is a list of guidelines used to qualify applicants for residency in a Cortland community.\*

**Qualification standards include, but are not limited to, the following criteria:**

**Fair Housing Statement:** Cortland Management is committed to compliance with all federal, state, and local fair housing laws. This community does not discriminate on the basis of race, color, sex, religion, disability, familial status, sexual orientation, national origin, or any other class protected by Federal, State, or local municipalities in the markets in which we participate. All persons involved with the leasing and operation of apartment homes are provided with training on Fair Housing laws and Cortland Management policies. Cortland Management is committed to compliance with the Fair Housing Act (FHA) and will consider requests for reasonable accommodations or modifications when they are necessary to provide a person with a disability an equal opportunity to use and enjoy their apartment home and/or the common areas of the community.

**Occupancy Standards:** The maximum number of residents permitted to dwell in an apartment shall not exceed two (2) occupants per bedroom. The only exception to occupancy limitations is anyone protected as familial status under Federal Fair Housing Guidelines. In this case, we will allow two (2) people per bedroom, plus one (1) additional person in the apartment home. We will evaluate all requests for a reasonable accommodation regarding occupancy standards. If any local occupancy standard ordinances differ from the above, Cortland Management will comply accordingly.

Pursuant to Fair Housing Act ("FHA") and the Housing for Older Persons Act of 1995 ("HOPA"), this community is intended and operated for occupancy by persons fifty-five (55) years of age or older. A minimum of one (1) person per household must be 55 years of age or older. Eighty percent (80%) of the community is required to be leased to households meeting this designation of one person who is 55 years of age or older.

Consistent with the overall intent of housing for older persons, the remaining twenty percent (20%), or second occupants at the community may consist of the following:

- a) 18-54 years of age, if
  1. A spouse, or
  2. An adult child or sibling who is dependent due to a mental or physical disability *and* the 55 years of age or older resident is the provider.
- b) A roommate forty-five (45) years of age or older

Remaining 20%: Cortland Management has determined that the remaining twenty percent (20%) of households may be occupied by a head of household no less than forty-five (45) years of age. Second occupant guidelines above apply.

Verification of occupant's age shall be established upon qualifying for rental with proper identification indicating date of birth.

**Application for Residency:** An Application for Residency must be completed for each occupant eighteen (18) years of age or older who will be living in the apartment. Application fees, if applicable, will be collected for each application before an application will be processed.



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**Identification:** Each applicant must provide a valid, government-issued photo identification. This community may utilize an Identity Verification service and information from this service may be used in determining approval or denial of your application. This service may contact you via text message to verify your identity as part of the application process.

**Investigations Standards:** Cortland Management (or its designee) may conduct an investigation of any applicant, including thorough personal interviews with the applicant's current and/or prior landlord(s) and employer(s). These inquiries may include information regarding the applicant's character. Cortland Management will provide a summary of the applicant's rights under the Fair Credit Reporting Act to the applicant's application.

**Income:** All applicants must have a combined verifiable source of funds in an amount in accordance with current community requirements not less than two (2) times the rental rate or applicant's portion, if applicable. If an applicant has no income, a guarantor must be obtained or the applicant may be denied. Except for applicants who receive or who will occupy an apartment unit that receives subsidies or voucher assistance, applicants must have a combined gross income source that can be verified and meets the minimum income requirements for the apartment being leased, which are determined by multiplying the monthly rent by two (2) or a specified factor of months as determined by the community. Applicants will be required to provide income verification from a recent two-month period. The income verification can include but is not limited to a pay stub from the employer or a major payroll company such as ADP, Paychex, etc., the most recent W2, the most recent tax return, an offer letter, a benefit award letter, certified verification from a company accountant or bank, and/or federally subsidized vouchers, but only if and to the extent their acceptance is mandated by state or local law where the community is located. In instances where sufficient income requirements cannot be met, the community may elect to allow the applicant to have a guarantor.

Due to the complex nature of processing an application for a voucher holder, all such applicants will need to contact the management office of the specific community they are applying for. The onsite management team will then assist in processing your application accordingly.

**Guarantor(s):** In the event that a guarantor(s) is required, he/she must complete an Application for Residency and meet the Resident Qualifying Criteria. A guarantor must have a verifiable source of income no less than five (5) times the rental rate. A guarantor will be fully responsible for the rent obligations of the Lease Agreement if the occupying resident(s) default(s). Application fees, if applicable, will be collected for each guarantor application before an application will be processed.

**Credit History:** Cortland Management may investigate and verify credit history. We evaluate credit history information through a third party screening company with a scoring method that weighs the indicators of future rent payment performance, but we retain the right to reject an application no matter an applicant's ultimate scoring. An unsatisfactory credit report can disqualify an applicant from renting an apartment, including one that reflects in the past 7 years, past or current bad debts, late payments or unpaid bills, liens, judgments, or bankruptcies. If an applicant is rejected for poor credit history, the applicant will receive a written notice of the denial that states the reasons for the denial. If the screening criteria cannot be directly cited because the credit reporting agency used a proprietary screening system, we will instead provide the applicant with a copy of the credit report. An applicant rejected for unsatisfactory credit is encouraged to correct any erroneous information with the credit reporting agency that may be on the



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report, and resubmit an application. An applicant will be rejected if any information provided in the rental application is falsified or inaccurate.

**Criminal History:** Cortland Management conducts background screening on all applicants and occupants. Our investigation includes criminal background screening. It is possible an application may be denied due to criminal conviction history. Depending on the nature of the crime committed, how long ago that occurred, the specific facts involved, likelihood of someone committing another crime, and other factors, you may not be able to live on our property. Cortland has the right to perform a criminal background search of each person who will be a resident or occupant of the apartment community and may not allow persons who have a recent criminal history from living here.

Even if you have been a resident at our property prior to this time, if you are convicted of a crime since the time you moved-in or reapplied, it could result in denial of your application. If your application is denied because of a criminal history, you will be advised of the basis of the disqualification, which company provided that information to us from the criminal background search, and afforded an opportunity to dispute that you are the person identified in the search; that the records are inaccurate; or provide us with your own statement and explanation of what occurred and why we should review the decision to decline your application.

When requesting Cortland to review a denial of your application, you should submit a signed and dated statement or other evidence that provides us a basis for the review. If you dispute the denial because your name has been confused with another person who committed the crime or your name was used for identity theft, it will be your responsibility to contact the consumer reporting agency that provided the information and take appropriate steps to correct your credit file. If you were convicted but believe other factors show you are not a risk to the community, then you should submit a written statement outlining those considerations, including, but not limited to, your rehabilitation or treatment; community involvement, support, and ties; and employment history, stability, or training.

Cortland does not decline rental applications based solely on an arrest record. An arrest is only an accusation that a crime was committed. It is our policy to look only at actual convictions.

Cortland will perform a credit check before running a criminal background check. If you do not qualify based upon your credit, then your application will be rejected. If you are qualified, then a criminal background check will be performed. Your application will not be approved unless you are qualified as to each of the rental criteria.

Cortland Management maintains a strict policy prohibiting registered sex offenders from residing within our communities. This community reserves the right to investigate lists of registered sex offenders in any manner including online, in newspapers, or by contacting state agencies.

**Rental History:** Information regarding payment and rental history of each applicant will be collected to verify tenancy and payment history. A previous eviction in the past 7 years could result in an application being denied.

**Employment History:** Cortland Management may confirm employment dates, position, and reported salary level.

**Animal Policy:** This community may or may not allow pets. Communities that permit pets limit



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each apartment to a maximum of two total cats or dogs, restricted to a weight limit of 80 pounds per pet. Restricted dog breeds and mixes include but are not limited to: Rottweiler, Chow, Presa Canario, Doberman, Akita, Pit Bull (also known as American Staffordshire Terrier, Staffordshire Bull Terrier, or Pit Bull Terrier), Cane Corso, or any Mastiff breed. (All state and local municipality laws apply to all breeds and types of pets.) Any animals that are not cats or dogs are limited to two, must continually stay in a cage or tank, and do not require a fee. Exotic animals, non-domestic animals, venomous animals, or aquarium tanks larger than 50 gallons are not allowed. A resident must have a permit to own the animal if required by state or city governments. All pet fee/deposit/rent(s) are per pet and initial fees and/or deposits are due at time of move-in. Please consult with management to determine if the community allows your number, type, and breed of pets. Cortland complies with all federal, state, and local regulations regarding service and/or assistance animals.

**Service/Assistance Animals:** Cortland Management will make reasonable accommodations for service animals and other assistance or support animals, in accordance with the applicable federal and state local laws. Cortland will not impose an additional security deposit, rent, or fees related to a service or assistance or support animal.

**Smoke-Free Living:** Cortland strives to be a smoke-free community, but is not responsible for ensuring this at all communities.

*\*Nothing contained in these requirements shall guarantee or represent that residents and/or occupants currently residing at the community have met or currently meet criteria required by the residency application and/or these guidelines.*

**I acknowledge that I had an opportunity to review the foregoing resident selection criteria, which includes reasons why my application may be denied, such as criminal history, credit history, current income, and rental history. I understand that if I do not meet the selection criteria, or if I provide inaccurate or incomplete information, the housing provider may reject my application, and my application fee will not be refunded.**

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Applicant Name (Print)

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Agent Name (Print)

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Applicant Signature

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Agent Signature

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Date

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Date