



TENANT SELECTION POLICY

THE FOLLOWING CHECKS ARE TO BE MADE ON ALL APPLICANTS:

A. CREDIT CHECK

1. A request will be made for account numbers of: home loan, car loan, charge cards.
2. Photo identification will be required: We will request a copy of applicant's valid driver's license. (In the event applicant cannot provide a valid drivers license, a photo I.D. and birth certificate will be required.)
3. Social Security Number will be required for credit check

B. CONTACT WITH CURRENT (AND PREVIOUS) LANDLORDS

1. Length of residence: if prospective tenant occupied current housing for less than three (3) Years, additional landlord references will be required.
2. Payment record of monthly rent.
3. Noise complaints.
4. Was 30 day notice given?
5. Condition of unit when they left?
6. Would they rent to them again?

C. INCOME INFORMATION

1. Verify employment and salary (for previous five (5) years); is prospect considered a permanent employee.
2. Prospective tenants rent not to exceed 28% of monthly gross income.
3. Ratio of prospective tenant gross monthly income to total obligations (including monthly rent) does not exceed 36% of gross income

D. BACKGROUND CHECK

1. Any felony charge may constitute denial

E. OTHER CHECKS THAT MAY BE MADE WHEN ADDITIONAL INFORMATION IS NEEDED

1. Bank where prospective tenant does business (verification if account is active, verification of validity of check amount).
2. Housing authority.
3. Utility companies
4. Loan payment records.

F. DEPOSIT AND FIRST MONTH'S RENT

1. To secure property, prospective tenant must pay **with certified funds:**
 - a. a non-refundable application fee to cover credit check:
 - b. a security deposit specified by rental agreement (if the owner does not specify an amount, Donna Farrow & Company Management will collect one (1) month's rent as security deposit)
 - c. signed lease.

2. Prior to taking possession of property, tenant must pay any pro-rate due and one (1) full month's rent.
 - a. exceptions may be made if pro-rate exceeds 60% of rent, providing adequate references are available to establish good credit standing.

ALL APPLICATIONS MUST BE RESPONDED TO WITHIN ONE WEEK AFTER TENANT HAS REQUESTED PROPERTY AND PLACED SECURITY DEPOSIT FOR A HOLD ON THE PROPERTY: CONTINGENT UPON APPLICATION BEING PROCESSED.

A. Approved and or on the waiting list for what size apartment, and how many are on list ahead of them. (Providing deposit has been put on property to hold.)

B. REJECTION OF APPLICATION.

1. **No Proof of US Citizenship or Proof of eligible citizenship status.**
 - a. **Acceptable documents of Citizenship include one of the following:**
 - i. **a valid drivers license**
 - ii. **a birth certificate,**
 - iii. **valid/unexpired US Passport or**
 - iv. **certificate of Naturalization (Form N-550 or N-570).**
 - b. **Acceptable documents of "eligible citizenship status" include one of the following:**
 - i. **Form I-551: A Valid Alien Registration Receipt Card ("Green Card") w/ expiration date.**
 - ii. **Unexpired Foreign Passport with an unexpired I-551 Stamp**
 - iii. **Valid Form I-688 or I-94: "Employment Authorization Card, unexpired.**
2. Background Check shows felony, debt, eviction, or drug possession charges
3. No employment or short-term employment.
4. Too young to sign lease.
 - a. must be 21 years of age; or
 - b. co-signature of qualified person of age on lease (co-signer must be processed in same manner as prospective tenant)
5. Credit risk (late on financial obligations).One (1) time over 30 days late can constitute denial.
6. Unsatisfactory references from current/previous landlord (tenant violation of contractually agreed upon requirements of lease).
7. Insufficient references by tenant will result in denial **(3 years required).**
8. Number of occupants exceeds City Code for ratio of people per square foot. **(50 sq. ft. of sleeping space per person)**
9. We will not rent to more than two (2) adult tenants.
10. Rejection of application should be noted.
 - a. reasons for rejection set forth.
 - b. disposition of deposit (within 48 working hours deposit returned).
 - c. date
 - d. signed by manager
11. Applicant **must** be notified of rejection.

IT SHOULD BE CLEARLY UNDERSTOOD BY ALL APPLICANTS AND LEASING REPRESENTATIVES OF DONNA FARROW & COMPANY THAT DONNA FARROW & COMPANY WILL ADHERE RIGIDLY TO ALL FAIR HOUSING LAWS:

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THE LAW

CIVIL RIGHTS ACT OF 1866

The Civil Rights Act of 1866 provides that "All citizens of the United States shall have the same right, in every State and Territory, as is enjoyed by White citizens thereof to inherit, purchase, lease, sell, hold and convey real and personal property."

In a case known as Jones vs. Mayer, decided on June 17, 1968, the U.S. Supreme Court held that the 1866 law prohibits "all racial discrimination, private as well as public, in the sale or rental or property."

CIVIL RIGHTS ACT OF 1968

Title VII of the 1968 Civil Rights Act is known as the Federal Fair Housing Law. In it the Congress declared a national policy of fair housing throughout the United States.

The law makes illegal any discrimination in the sale, lease, or rental of real property based on race, color, religion, sex, or national origin. The law requires that all people be treated equally with no difference in the terms or conditions of sale, purchase, lease or rental and with no denial of equal housing opportunity based on race, color, religion, sex, or national origin.

HANDICAP

Effective March 13, 1989, it is illegal to discriminate against persons with physical or mental handicaps. The amendments exclude from the definition of handicap any person who is a current abuser of controlled substances or presents a current threat to the health, safety, or property of others. Illegal discrimination against a handicapped person includes any refusal to permit a handicapped tenant, at his expense, to make reasonable modifications to a unit to permit his full enjoyment of the premises. A property owner may, however, condition any interior modifications of the unit on the tenant's agreement to restore the unit at the tenant's expense to its original condition when his occupancy terminates.

FAMILIAL STATUS

The amendments also prohibit housing discrimination against families with children. The new law does not, however, preempt local ordinances governing the maximum number of persons who may occupy a dwelling unit. The only exception to the prohibition against discrimination based on familial status is housing for "older persons." Housing for older persons is defined as (1) housing intended for and solely occupied by persons 62 years of age or older, or (2) housing intended and operated for occupancy by at least 1 person 55 years of age or older per unit that, in addition, (a) provides significant facilities and services specifically designed to meet the physical and social needs of older persons (b) has at least 80 percent of its units occupied by at least one person 55 years of age or older; and (c) publishes and adheres to policies and procedures that demonstrate an intent to

provide housing for persons 55 years of age and older. In connection with this "older person" exemption, housing will not fail to qualify for the exemption on the date of enactment if current residents do not satisfy the numerical requirements of the exemption as long as any new vacancies or unoccupied units are reserved for persons who do qualify under the age restriction of the act.

THE CODE OF ETHICS

Article 10 of the NATIONAL ASSOCIATION OF REALTORS Code of Ethics requires that "the REALTOR shall not deny equal professional services to any person for reasons of race, creed, sex, or country of national origin. The REALTOR shall not be a party to any plan or agreement to discriminate against a person or persons on the basis of race, creed, sex, or country of national origin."

A REALTOR pledges to conduct his business and activities in keeping with the spirit and letter of tenets of the Code of Ethics. Article 10 imposes obligations upon REALTORS and REALTOR-ASSOCIATE'S, but it is also a firm statement of position and philosophy on housing opportunity for all people.

THE CODE FOR EQUAL OPPORTUNITY

The NATIONAL ASSOCIATION OF REALTORS Code for Equal Opportunity in housing establishes a positive public position for Member Boards in fair and equal opportunity in housing opportunity while providing the National Association Fair Housing Poster to comply with HUD regulations for public notice of equal opportunity in housing.

THE AFFIRMATIVE MARKETING AGREEMENT

The Affirmative Marketing Agreement is a thorough and complete program of voluntary compliance within the real estate industry in which REALTORS voluntarily agree to certain activities and programs to acquaint the community with the availability of equal housing opportunity, to establish office procedures to ensure that there is no denial of equal professional service, to make materials available which will explain this commitment and to work with other groups in the community through the Community Housing Resources Board.

The Affirmative Marketing Agreement as accepted by the Department of Housing and Urban Development which is a "partner" in the Agreement through responsibility for technical assistance to Member Boards of REALTORS and for creating the Community Housing Resources Board.

DONNA FARROW & COMPANY HAS SIGNED THIS VOLUNTARY AGREEMENT.