

# AOG LIVING

## CRITERIA FOR RENTAL – St Luke’s Plaza Market Units

**Equal Housing** – This community does not discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin, sexual orientation or gender identity and will comply with state and federal fair housing and antidiscrimination laws.

**Occupancy Standard** – A maximum of two persons per bedroom are allowed. Persons under six (6) years of age are not considered in this calculation.

**Age** – Lease holder(s) must be 18 years or older. All occupants 18 years or older are required to complete an application, even if living with parent or guardian.

**Income** – Gross monthly income of all lease holder(s) must equal 2 times the monthly rental amount. All income must be verifiable. Income does not include allowance from parents, scholarships or study subsidies.

**Employment** - Applicant must 1) be employed with current employer for at least six months; 2) have current job and at least six months employment with previous employer; or 3) receiving retirement benefits, government benefits, or any other verifiable and consistent income.

**Self Employment** - Must provide the previous year’s personal income tax return and the previous two months personal bank statements as evidence of sufficient income. Persons whose jobs are commission only or base salary plus commission, tips, or bonuses are considered self-employed.

**Rental History** - Rental history at the current and previous residence must include satisfactory rental payment history, no evictions, sufficient move-out notice and all lease terms fulfilled. Any debt owed to an apartment community must be paid in full.

**Credit** – Unsatisfactory credit references including any open bankruptcies, or no credit history may result in the requirement of an additional deposit or denial. Unsatisfactory credit shall be determined through a screening analysis report from Safe Rent with a score 450 and above will be approved. A score between 400 thru 449 will be conditionally approved with an additional deposit. A score below 400 will be declined. The qualifying criteria includes an applicant’s credit history, payment history, rent to income ratio, debt to income ratio, and rental history from the rental history database information available at the time the application is processed. The screening analysis report allows us to gather a comprehensive perspective of the applicant’s risk level.

**Criminal Background** - No applicant, resident or occupant may have been convicted of the following criminal activity: Fraud or Fraud Related Crimes, Sexual Offenses including Registered Sex Offenders, Crimes of violence and threats of violence including homicide crimes, Crimes involving the manufacture, sale and/or distributions of drugs, Currently engaged in illegal use of a drug or pattern of illegal use of a drug that may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents; Abuse or pattern of abuse of alcohol that may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents; Theft Crimes involving force or violence, Kidnapping, Unlawful Restraint, Smuggling, and Trafficking of Persons, Arson, Burglary and Criminal Trespass, Public Indecency and Organized Crime Activity. This includes persons who have not yet satisfied the probationary period of a deferred adjudication.

Each person denied occupancy based on information obtained in the criminal background check, shall be allowed to appeal the denial and submit information that shows mitigating circumstances such as the facts and circumstances of the criminal conduct, the age of the applicant at the time of the crime, severity and recentness of the criminal conduct and rehabilitation efforts.

**Renter’s Insurance** – This community requires each and every resident to secure renter’s insurance. Each resident will be required to submit a current statement of such coverage at the time of move in and upon renewal of their policy.

**Animals** – No pets are permitted at this time. Support animals are not considered pets and are allowed to reasonably accommodate a handicapped leaseholder or occupant. All animals must be photographed by management before approval.

**Application Fee** – A \$0.00 non-refundable application fee is required for the first per person over the age of 18 years for Tax Credit Units. A \$10.00 non-refundable application fee is required for the first per person over the age of 18 years for Market Units.



**Administrative Fee** – No administrative fee is charged at this time.

**Co-signer or guarantor** - A cosigner/guarantor may be required in the case of ONE of the following:

- No rental history or home ownership in the past five years, or
- No Employment (Students Only)

Co-signer/guarantor must be a relative of the applicant and meet all requirements as a lease holder.

**Reasonable Accommodations** – Applicants with a disability may request a reasonable accommodation during the application process or at any other time verbally or in person to the Property Manager. All requests will be responded to within seven (7) business days.

**Privacy Policy for Personal Information of Rental Applicant and Residents** - We are dedicated to protecting the privacy of your personal information, including your Social Security Number and other identifying or sensitive personal information. Our policy and procedures are designed to help ensure that your information is kept secure, and we work to follow all federal and state laws regarding the protection of your personal information. While no one can guarantee against identity theft or the misuse of personal information, protecting the information you provide us is a high priority to our company and staff. If you have concerns about this issue, please feel free to share them with us.

**How Personal Information is collected and Applications are accepted:** You will be asked to furnish some personal information when you apply to rent from us. This information will be on the rental application form or other document that you provide to us or to an apartment locator service, either on paper, fax or e-mail. Applicant and Residents may apply by USPS at 5602 Enright Avenue; St Louis, MO 63112 or in person. Alternative method is by email at [stlukes@aogliving.com](mailto:stlukes@aogliving.com). Original signatures will be required on all paperwork at move-in.

**How and When Information is used:** We use this information for our business purposes only as it relates to leasing a dwelling to you. Examples of these uses include but are not limited to, verifying statements made on your rental application (such as your rental, credit and employment history), reviewing your lease for renewal and enforcing your lease obligations (such as to obtain payment for money you may owe us in the future).

**How the Information is Protected and Who has Access:** We allow only authorized persons to have access to your personal information, and we keep documents and electronic records containing this information in secure areas and systems.

**How the Information is Disposed of:** After we no longer need or are required to keep your personal information, we will store or destroy it in a manner designed to prevent unauthorized persons from accessing it. Our disposal methods will include shredding, destruction or obliteration of paper documents and destruction of electronic files.

**Locator Services:** If you found us through a locator service, please be aware that locator services are independent contractors and are not our employees or agents – even though they may initially process rental applications and fill out lease forms. You should require any locator services you use to furnish you their own privacy policies.

**I understand and accept these qualifying standards and have truthfully answered all questions. I understand that falsification of Rental Application information will lead to denial of rental. Rental Criteria does not constitute a guarantee or representation that resident or occupants currently residing in the community have not been convicted or are not subject to deferred adjudication for felony. Management's ability to verify this information is limited to the information made available by the agencies and services used. It does not insure that all individuals reside in on or visiting the community conforms to these guidelines.**

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

