

SCREENING CRITERIA AND DISCLOSURES

*All applicants will be charged a \$50.00 application fee per adult (18 or older)

*THE APPLICATION FEE OF \$50.00 PER ADULT IS NON-REFUNDABLE

*Each adult over 18 is required to complete a separate application form. It would be in your best interest to confirm that your rental requirements are not outside of our Resident criteria with multiple adult roommates, eviction history, foreclosures, bankruptcies, job loss, minimal income, low credit scores (below 500), unusual pets, large pets, multiple pets, multiple families, or anything that would cause your application to be rejected.

WHEN THE ONLINE APPLICATION IS COMPLETED, WE WILL PROCESS YOUR APPLICATION – CHARGING THE \$50 APPLICATION FEE.

We do not pre-screen Applications! Applicants are required to pre-screen themselves with the following criteria and will need to meet the requirements below. We encourage you to apply if you meet the below criteria:

The application, background information, credit scores, rental history, criminal history, and employment verification will be viewed by CanDo! Property Management employees only.

<u>Lease Criteria in Applying for a Rental Property:</u> Before you apply for a rental property, read the following information concerning the approval process. If you have any questions, contact our office during normal business hours Monday to Friday 9 AM to 4 PM (MST).

<u>Application Process & Screening Criteria:</u> CanDo! is committed to equal housing and we fully comply with the Federal Fair Housing Act (FFHA). We do not discriminate against persons because of race, color, religion, sex, handicap, familial status, national origin, or age. We also comply with all state and local fair housing laws.

Each occupant over the age of 18 must complete an application and pay the \$50.00 application fee. Approval is based on SEVEN factors:

- 1. Verification of Provided Identification
- 2. Review and Verification of Credit History
- 3. Review and Verification of Rental History
- 4. Review and Verification of Income for Each Applicant

- 5. Review and Verification of Employment History
- 6. Criminal Background Check
- 7. Review of Animal Applications

<u>Identification:</u> Each applicant is required to provide a copy of a legible Government issued photo identification card. This can be uploaded into the online application.

Income Verification: Income should be at least three (3) times the monthly rent and verifiable from an unbiased source: employer through pay stubs, tax returns, and/or bank statements. Self-employed income may also be verified with a CPA-prepared financial statement or tax returns. Your employment history should reflect at least 6 months with your current employer. Transfers or relocations must have correspondence showing an accepted job offer. Any verification fees required by the employer must be paid by applicant.

Employment: We require verifiable employment history for at least the past three (3) years. You must be a permanent employee (not temporary or probationary). If you are self-employed, retired, or not employed, we can accept such documents as signed tax returns (2 years minimum), bank statements, etc. that provide proof of applicant's ability to pay the rent. If military, we need a current copy of your LES. If you are active-duty military, you must be on an assignment that, to the best of your knowledge, will allow you to complete an initial 12-month lease.

Residence History: We require verifiable residence history for at least three (3) years whether you currently own or rent. Applicants are responsible for providing information including the names, addresses and phone numbers, of Landlords with the dates of tenancy for the previous 3 years. Rental history must be verified from unbiased sources. Home ownership will be verified from a current credit report. Any evictions within the previous 3 years will be automatic grounds for denial. Broken leases will be considered on a case-by-case basis and an additional security deposit may be required.

<u>Credit History:</u> We will obtain a copy of your Resident credit score through our screening provider. You cannot provide this to us, we will obtain this ourselves. Credit history should show that the Resident has paid bills on time and does not have a history of debt "write-offs" or accounts that have gone into collection. Money owed to a previous landlord or utility company is cause for denial.

<u>Criminal Background:</u> We will check these databases for all occupants over 18. We do not rent to any person required to register as a sex offender. Criminal backgrounds involving violent

crimes, sex offenses, domestic violence and/or involving the possession/distribution of weapons or illegal substances are all grounds for denial of an application. An exception may be made for type and or age of offense, please provide details to the Property Manager.

<u>Errors & Omissions:</u> Every effort has been made to provide applicants with reliable and accurate information regarding the rental property you are applying for – however, changes can and do take place to cause inaccurate information to be accidentally presented. We encourage all Residents to verify allowable pets, expected features, or any HOA concerns prior to signing a lease agreement. Any information posted in the MLS advertisement does NOT constitute a written agreement or guarantee of the facts stated.

APPLICANT SCORE:

Length in Field of Employment	0 0-11 mos.	1 12-23 mos.	2 24-35 mos.	3 36+ mos.
Rent to Income Ratio (rent/total household income=)	0 41 or higher	1 34-40	2 28-33	3 27- lower
Credit Score	0 Below 600	1 600-649 or no Credit	2 650-699	3 700+
Payment History	0 3+ Delinquent	1 1 or 2 Delinquent	2 New/No Credit	3 credit/0 past due accounts
Length at Current Residency	0 0-11 mos.	1 12-17 mos.	2 18-23 mos.	3 24+ mos.
# non-medical collections	0 3+ collections or any utility collections	1 2 collections	2 1 collection or New/No Credit	3 No collections and credit history
TOTAL:/18_				
12+ =	Approved with income verified and full security deposit			
9-11	Conditional Approval with income verified, possible increased security deposit or collecting Risk Mitigation Fee			

8 or less	Application declined
Discretionary	Applicants with records for Eviction, Felonies, or Bankruptcy will need to be reviewed manually by the property manager.

<u>Conditional Approval – Risk Mitigation Fee – Applicant Score</u>

CanDo! can offer applicants with lower Applicant Scores an opportunity to rent from us by offsetting the monetary risk for the owner, and the management company. Applications may still be approved with a lower Applicant Score through a Conditional Approval offer and subject to a Risk Mitigation Fee, or other proposed terms.

Offering an approval based upon a total Applicant Score below 12 comes with inherent risk to the landlord and property manager. An approval can be offered even to Applicants with less than perfect scores as long as they can pay the additional fee associated with their Applicant scores to offset the risk involved for all parties.

Six (6) Month Lease Agreement Option = Rent + 12%

Should an applicant request a 6-month initial lease agreement, CanDo! charges an additional 12% on top of the advertised rental rate.

Advertised Rent = \$1,000 Per Month. Add in 12% for 6 Month Lease Option = \$120 Per Month. Total Monthly Rent for 6 Month Lease Option = \$1,120

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INFORMATION ON ANIMALS

<u>Rental Criteria for Animals:</u> Animal policies vary from one property owner to another. Some owners do not permit animals (other than approved service animals) on the property, while others restrict the type and/or size of allowable animals. No more than two animals per household are permitted without specific owner approval.

ALL applicants must create a profile by choosing one of these three options:

<u>**OPTION ONE:**</u> Applicants with no animals. This is a required application process for anyone that does NOT own a pet or animal. There is no cost (\$) to you for completing the application process through: https://candoidaho.petscreening.com/

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OPTION TWO: Submit a full animal (pet) application through: https://candoidaho.petscreening.com/

Inside of that application portal for PetScreening.com you will be required to provide the following information:

- 1) Full description of your animal (pet) of type of pet, gender, breed, age, color, weight, neutered / unneutered.
- 2) Up to date veterinarian contact information to include most recent annual vaccination records.
- 3) Most recent photos of the animal (pet).

Once all information is received and verified, your animal (pet) will be assigned a paw score from 1 to 5 Paws. *The Pet Fee and monthly Pet Rent is determined by PetScreening.com based on your pet's Paw Score.

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OPTION THREE: Submit an accommodation request for an Assistance Animal: https://candoidaho.petscreening.com/

The information in Option Two will still be collected and supporting documentation for any Emotional Support Animal (ESA) or Service Animal such as a verifiable doctor's letter from a local physician will be gathered. There is no cost (\$) for this request. If verified, the Pet Fee and Pet Rent will be waived.

Please see our Pet Policy on our website for additional information on Pets!

RESIDENT BENEFITS PACKAGE

Included with **ALL** lease agreements with CanDo! PM is the **Resident Benefits Package**. Residents will receive the benefits listed below which are automatically included in their rental rate.

- 1) \$1,000,000 Identity Protection
- 2) Credit Building
- 3) Renter's Insurance
- 4) Filter Delivery Service
- 5) Resident Rewards Program
- 6) Free Pest Control- 4 treatments a year
- 7) 24/7 Maintenance Hotline with Live Phone Support
- 8) One Time Late Fee Waiver
- 9) Annual Cleaning or Carpet Cleaning Credit
- 10) Deposit Free Lease option through Obligo

Frequently Asked Questions:

Can I opt out of this Resident Benefits Package? Yes — But only the Insurance portion. CanDo! Property Management is providing the Resident Benefits Package to all Residents. The included insurance coverage is under CanDo! as a Master Policy and applied to each rental property under management. Residents receive the benefits of the coverage without applications, credit checks, or billing arrangements.

What if I have my own Renters Insurance coverage? The Resident Benefits Package will apply to all rental properties and Residents under the CanDo! Master Policy. Residents may opt-out of the insurance portion of this program by showing proof of Renter's Insurance with coverage of at least \$300,000, and naming CanDo! as ADDITIONALLY INSURED. Your rental rate will NOT change by opting out of the provided insurance coverage.

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NOTICE TO ALL APPLICANTS: NO SMOKING is permitted inside any rental property or garage, or within 25 feet of a building.

<u>Disabled Accessibility:</u> Any concerns should be submitted in writing to the property manager. We must obtain Owner approval to allow modification of the premises. All modifications are at the expense of the disabled person, and the disabled person must agree to restore the premises, at their own expense to the premodified condition (provided the modification would affect the use and enjoyment of the premises for future Residents). We require written proposals detailing the extent of the work to be done, approval from the landlord before modifications are made, appropriate building permits with required licenses made available for the landlord's inspection, and a restoration deposit may be required per Fair Housing guidelines.

<u>SEX OFFENDERS:</u> Applicants should satisfy their concerns regarding crime statistics or the presence of any sex offenders in the area, before submitting an application. This information is available free of charge on the internet at the below sites. ***WE DO NOT RENT TO REGISTERED SEX OFFENDERS***

Sex Offender Registry of Idaho: https://www.isp.idaho.gov/sor_id/search.html

Crime Stats: https://www.neighborhoodscout.com/id/crime

REASONS FOR POSSIBLE DENIAL OF APPLICATIONS:

- If the previous landlord(s) would be unwilling to rent to you again for reasons pertaining to your behavior or that of any family member, guest (welcome or not), or any animal on the property during your tenancy.
- If you have had three or more late payments of rent within the last 12 months.
- If you have an unpaid collection filed against you by a Property Management Company.
- If an unlawful detainer action or eviction has occurred within the past five (5) years.
- If you have recently received a 3-day notice to vacate.
- If you have a low applicant score and refuse to abide by the additional Risk Mitigation fee as outlined above.
- If you have had two (2) or more NSF checks within the last 12 months.
- If you have allowed any person(s), not on the lease, to reside on the premises.
- If we are unable to verify your information, we must deny the application.
- No Businesses operated from property. If you have a home-based Business that you think we might approve, please let the Property Manager know.
- If you violate any of our terms of service during this application process.
- Applicant requests re-wording or removing any paragraphs in the CanDo! Lease Agreement.

APPLICATION APPROVAL: All approved applicants will receive further instructions via email.

<u>Lease Agreement with Security Deposit:</u> At approval, the advertised security deposit amount will be required within 48 hours in certified funds.

START OF LEASE:

Vacant Rental Properties --- CanDo! has a policy that all leases on vacant rental properties must begin within 10 days of application approval. We are unable to hold the rental property rent free without a lease agreement longer than that time.

Occupied Rental Properties --- CanDo! will typically advertise a first available date with all of the rentals we manage. In some cases, those dates will need to change due to circumstances beyond our control. We ask the approved incoming Resident to be flexible in some cases. We understand the burden this can create and strive to advertise a solid date so incoming Residents can plan accordingly.

Leases starting within 10 days of the end of the month --- We will require the next full month's rental amount with the pro-rate.

Move-In Orientation & Inspection:

New Residents will have the choice between a Self-check-in or an in-person with agent check-in orientation and inspection. Residents will have the option to select one of these two options on the Lease Agreement.

Option 1: Self-check-in orientation and inspection-

Residents will be given information regarding performing a self-check-in which will include the responsibility to perform their own move-in inspection within 3 days of occupying the rental property, and their responsibility to watch our pre-recorded orientation. This option allows Residents to move in at their convenience with no additional move-in fees. A leasing representative from CanDo! will not be present during the Move-In Orientation/Inspection. Any requested work orders must be submitted separately through your Resident portal.

Option 2: In-person with an agent check-in orientation and inspection-

A one-time Agent Move-In Orientation/Inspection Fee of \$75.00 will be added to the Residents move-in charges. The Agent Move-In Orientation/Inspection will be arranged and conducted with a CanDo! Leasing Agent. The leasing agent will provide the Resident with a brief orientation and instruct them on basic home maintenance, including changing air filters, unclogging a garbage disposal, water cut-offs, smoke alarms, fuse & breaker box locations, and

GFCI resets. They will also perform a photo inspection of all and any wear and tear. A copy of)f
this report will be available on the Resident Portal.	

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What Our Residents Want You to Know:

- 1) CanDo! conducts periodic annual inspections of the rental property you will live in. We take pictures of the interior and exterior of the property during that inspection. This information is kept on record and shared with the owner. Any Resident caused damage identified in this inspection will be required to be repaired prior to a lease renewal being granted. If this standard annual inspection procedure is going to cause you a problem we recommend you stop now and do not apply for one of our properties.
- 2) During the last 30 days of your lease agreement a sign and possible lockbox may be placed on the property and you may be required to allow showings of the rental to prospective new Residents. You may opt out of this arrangement, but it will cost an additional fee of one month's rent to do so.
- 3) CanDo! is a ZERO TOLERANCE company regarding rent collection. Rent is due the 1st of each month, late the 5th of each month. Late fees begin 12:01 am on the 5th of the month. Late fees will be applied with no exceptions in accordance with all Federal Fair Housing laws.
- 4) Site Un-Seen Application and Approval. It is possible to apply for the rental property, be approved, and sign a lease agreement without ever seeing one of our rentals in person. In such a scenario, we require an incoming approved Resident to sign a Site Un-Seen Addendum to the Lease Agreement. In that form, we recommend you name a "Trusted Advisor" outside of CanDo! who has offered you their opinion of the condition of the rental property.
- 5) Lease Preparation Fee: \$250 --- There is a lease preparation fee of \$250 per lease agreement which includes the effort to prepare, forward, and offer the convenience of electronic signatures, electronic funds collection, online account setup, etc.
- 6) Resident Benefits Package: included in your rental rate.
- 7) Move-In Orientation Fee (optional): \$75 --- This fee covers the <u>In Person</u> Agent Move-In Orientation & Inspection. Applicants can opt for a Self-check-in Inspection and Orientation process at no cost. See page 8 for details.

Upon completion of your Application, you will be notified in writing via email of your Approval / Denial / or Offer of Other Terms within 2-3 Business Days.