



## Rental Policy

### Plummer Senior Living

1. **Equal Opportunity Housing Provider:** We fully comply with the Federal Fair Housing Act. We do not discriminate against any person based on race, color, religion, sex, disability, familial status, sexual orientation or national origin. We comply with all state and local fair housing laws.
2. **Application Process:** Rental applications will be evaluated in the following manner: A completed rental application shall be submitted along with a \$25 non-refundable application fee which covers the cost of processing. We will run your information through our screening company which will evaluate your credit report, background and rental history to confirm you fully meet our criteria. We notify an applicant via phone and email no matter the outcome of processing. Whether you are fully approved, approved with a co-signer or not approved, we will call you and send you an email (if an email address is provided).
3. **Rental Criteria:** In order to qualify for an apartment, we review the following:
  - a. **Income.** Your annual income must be verified with supporting documents based on your income source. Monthly gross income shall meet or exceed 2.5 times the monthly rent. If your gross monthly income is lower than 2.5 times the monthly rent amount, a qualified co-signer will be needed.
  - b. **Rental History:** We look at your rental history in order to confirm that you have at least two years of recent (within the past three years) positive rental history or home ownership. Unfortunately, if you have an eviction on your record we will not be able to approve your application. If your rental history doesn't meet our criteria, a qualified co-signer will be needed.
  - c. **Credit History and Background Check:** We run a credit and background check on any prospective tenant over the age of 18. There is a non-refundable \$25 application fee to cover the cost of processing. We are unable to approve an applicant with a felony criminal history or any person on a sex offender registry. Should your credit score fall below 620 or you have no credit history, you can have a qualified co-signer. We are unable to accept a credit rating of 500 or lower.
  - d. **If you need a co-signer:** In the event you are missing one or more of the above-mentioned criteria, you may still qualify for an apartment by having a third party guarantee (co-sign) your lease. A qualified co-signer has a credit score of at least 680, has a clean background and can show that their gross monthly income is at least 4 times the monthly rent (if co-signer is married, both incomes will be considered). The co-signer will adhere to the same screening process, so there is a \$25 non-refundable application fee associated with the co-signer application.
  - e. **Move In Costs:** We require first month's rent, last month's rent (reservation fee) and security deposit before moving in.
  - f. **Pets/Animals:** Plummer Senior Living welcomes pets/animals that meet the restrictions set forth in our pet/animal policy/addendum. Each dog requires a \$300 refundable deposit, and each cat requires a refundable \$300 deposit, paid in advance of move in. No pets/animals are allowed on the property without prior express approval by DC Management, and all dogs must be met and approved prior to application approval.
4. **Age Policy:** Pursuant to the Fair Housing Act and the Housing for Older Persons Act of 1995, all Plummer Senior Living residents must be at least 55 years of age. Plummer at OceanView LP Age Policy is on file and we welcome you to review it.

We believe that honesty is the best policy. Therefore, if an applicant knowingly provides false information we will be unable to approve their application.

If you have any questions about our application/screening process please do not hesitate to ask.