

Please read the application requirements and resources provided below before you begin your application.

RESOURCES

- Required Documents Checklist
- Fees Explained
- APPLY NOW!

PLEASE NOTE THE FOLLOWING POLICIES BEFORE APPLYING:

- 24-HOUR POLICY: During the application process, if you submit an incomplete application additional documentation or information needed in order to complete your application may be requested. If you fail to provide the requested information within 24 hours, your application will automatically be cancelled. Please read all of the below requirements and the Required Documents Checklist to ensure you submit a complete application.
- MULTIPLE APPLICATIONS POLICY: Applications are approved on a first-come, first-serve basis, meaning the applicant
 who applies and supplies all of the required information for screening first, and is approved first receives the
 home. Hudson Homes will continue to market the home and accept rental applications until a lease is fully
 executed. Please see additional information below in the Multiple Applications section.
- All application fees are NON-REFUNDABLE.

HOW TO APPLY & APPLICATION TIMELINE

- First, find a home through online search.
- Set up a time to tour the home by clicking "self-tour now" on the property listing. Information on how to tour can be found at tour a home.
- Once you've found the perfect home, review all application requirements outlined on this page.
- When you are ready to apply, <u>create an account/log-in</u>.
- Please watch this helpful video on How to Log In to Your Applicant Portal https://vimeo.com/693749288
- Once you've created an account, complete the application and pay the non-refundable application fee.
- If you submit an incomplete application, you'll receive an email letting you know that your application is incomplete.
 - Your application will not be processed until all required documentation is received. Other applications may be processed during the timeframe your application is marked incomplete. A <u>Required Documents Checklist</u> is provided for your convenience.
 - 24-HOUR POLICY: To process your application in a timely manner, you must provide any additional requested documentation/information to complete your application as soon as possible. Failure to provide documents/information within the 24 hour window will result in the cancelation of your application.
- Once you've submitted all required documents for a complete application, allow one to three business days to be notified of application approval, cancellation or denial by email.
- MONITOR YOUR INBOX for important / time-sensitive email communications regarding your application. You MUST respond to communications within 24 HOURS.
- If you're approved, you'll be required to pay the security deposit and sign the lease within 24 hours of email approval notification. Failure to sign the lease and pay the deposit within the 24-hour window will result in cancellation of your application.
- Approved applicants are generally required to occupy ("Move-in") the home within 15 days of approval.
 - o See Lease Start/ Move-in Date disclaimer below for more information.
- You will be contacted by the move-in team with instructions as your move-in date approaches.
- You will be required to pay all Move-In charges prior to moving into the home.
- You will be required to provide proof of renter's insurance at least 24 hours prior to move in.

LEASE START / MOVE-IN DATES

- All lease start dates/move-ins should be scheduled on weekdays, Monday through Friday. Weekends and Holidays are excluded.
- Move-in dates should be no further than 15 days from approval.
- Once an application is approved a move-in date will be finalized. Please reach out to your move-in coordinator with any questions.
- Please note move-in dates are subject to change.

APPLICATION & ADMINISTRATIVE FEES

- A NON-REFUNDABLE Application Fee, per adult, 18 years and older is required for each application submitted, where permitted by law.
- Application fees vary by state. Most application fees are \$50 per applicant.
- Application fees are NON-REFUNDABLE regardless of your screening outcome.
- Applications are valid for 30 days from initial application date and application fees may be reapplied if any of the following apply:
- The application is canceled due the applicant's failure to provide required documentation within the 24-hour timeframe. The application fees can be reapplied (within 30 days of the original application date) once the applicant supplies the required documents.
- See Multiple Applications Policy: when multiple applications are received on a home, non-prevailing parties may still
 be qualified for another home of similar price range (no additional application fees will be required for any
 additional application submitted within 30 days from the initial approval date). Please contact an application
 coordinator if you would like to reapply for a different home.
- Declined applications are not eligible to have the application fees be reapplied.
- A one-time, NON-REFUNDABLE Administration Fee is due at the beginning of the lease term, where permitted by law.

AGE REQUIREMENTS

- Applicants must be of legal age, 18 years and older.
- Everyone who will be residing in the home that is the legal age of 18 years or older must submit an application (by using their own unique email address) and pay the application fee, where permitted by law.
- Minor occupants (under the age of 18) must be listed on the application in the "Additional Applicants" section. Information required for minors includes name and date of birth ONLY.

OCCUPANCY STANDARDS

- Occupancy standards: two persons maximum per bedroom, plus one additional occupant permitted, where permitted by law.
- Lease Term: 12 months.

IDENTIFICATION REQUIREMENTS

- All applicants must provide a valid Social Security Number (SSN) and a valid government issued photo ID. Expired ID's will not be accepted.
- IDENTIFICATION DOCUMENTS REQUIRED: Acceptable photo ID can be a valid Driver's License, State Identification Card, Military ID or US Government issued picture ID upon submission of application. We accept COLOR scans or photos of original documents ONLY.
- If an applicant does not have a SSN: non-U.S. Citizens will need to perform a NOVA International Credit Screening and OTFC/Criminal Check and meet all other qualifications required. This additional screening is initiated and paid by the applicant.
- Any falsification of the applicants' personal identifiable information (SSN, Name, DOB) will result in the automatic denial of the application or cancellation of move in. All deposits and fees paid will be non-refundable. The denial will apply to all applicants listed on the application.

INCOME VERIFICATION REQUIREMENTS

- Applicant(s) must provide verifiable proof of stable and lawful income.
- Failure to provide required income verification documents will result in cancellation of your application and your application fee will not be refunded.
- As permitted by applicable law, the gross monthly household income of all applicants will be considered jointly and must be more than or equal to THREE TIMES the rental rate of the home.
- A <u>Required Documents Checklist</u> is provided for your convenience.
- INCOME VERIFICATION DOCUMENTS REQUIRED:
 - Any falsification of the applicants' income verification documents will result in the automatic denial of the
 application or cancellation of move in. All documents must be submitted in an uneditable format (PDF or other).
 All deposits and fees paid will be non-refundable. The denial will apply to all applicants listed on the
 application.
 - W2 Employees Must provide their most recent pay stub showing income from the most recent pay period. For example:
 - If you are paid weekly you should provide a pay stub that shows payment for the previous calendar week.
 - If you are paid bi-weekly/semi-monthly you should provide a pay stub that shows payment for the most recent bi-weekly/semi-monthly pay period on the calendar.
 - Pay stubs must be legible and include employer name, address and phone, applicant name, pay dates, YTD earnings and tax deductions. (Please see the <u>Required Documents Checklist</u> for an example of a valid pay stub).
 - Self-Employed Must provide previous three months personal bank statements as evidence of sufficient monthly income.
 - Bank statements must have applicant name, bank name and address. (Please see the <u>Required Documents</u>
 <u>Checklist</u> for an example of a valid bank statement)
 - o Jobs that are commission only, base salary plus commission, tips, bonus or cash, will be considered selfemployed and must meet the guidelines for self-employment.
 - Offer Letters and Transfer Letters All letters must be on company letterhead, signed by employer and include the employer contact information, employee start date and income. Start date must be within 30 days of application date.
 - Child Support and Alimony Must be court ordered (must provide court order) along with three months of current bank statements or payment statement from the relevant state Child Support Enforcement Agency.
 - Social Security Income Applicants must provide current government issued SSI Award Letter (for the current year) reflecting the applicant as active recipient along with three months of current bank statements or payment statement from the Social Security Administration.
 - Pensions/Retirement Income Applicants must provide three months of current bank statements or relevant Pension/Retirement statements.
 - Military Housing Basic allowance for Housing (BAH) document and Leave and Earnings Statement (LES) required.
 - Foster Child Income Must provide formal letter from foster agency regarding foster income and age(s) of foster child(ren) and three months of current bank statements or relevant payment statement from the state Foster Care Agency.
 - Housing Assistance Hudson Homes currently accepts Housing Vouchers / RTA or other federal, state, or local housing assistance or subsidies where required by state, county, or municipal ordinance.
 - If you have Leasing or Application questions, please dial 877-565-4669 and follow the prompts to reach a representative in your area. Please note, the Housing Department will not be able to answer leasing questions.
 - Hudson Homes application requirements must be met, including fees/deposits paid and additional requirements outlined on this page, for the Hudson Homes Housing Department to process the application further. If you have already submitted an application, have met the application requirements, and have questions about your RTA packet, please contact the Hudson Homes Housing Department by dialing 469-899-2551.
 - Housing Applicants must provide Housing Choice Voucher / RTA or other relevant federal, state, or local housing assistance or subsidy documentation.

 A final application result and timeframe will vary per city/state and/or housing authority. For questions or concerns regarding timing issues, please feel free to contact our Housing Department by dialing 469-899-2551.

CREDIT HISTORY

Although screening is not solely based on credit, credit history should show that the resident has paid bills on time and does not have a history of landlord debt write-offs or collection accounts. Any money owed to a previous landlord is cause for decline of your application, except where prohibited by law. Your application may also be declined, or an additional deposit may be required due to poor credit history. Please read the below carefully.

- Landlord Collections: Applicants must not have any open/unpaid landlord collections, except where permitted by law. All landlord balances must be paid with verifiable proof of payment provided and/or verifiable proof the debt is not owed.
- Evictions/Dispossessory Filings: Applicants must not have any evictions within the last five years. No more than two dispossessory filings annually in the past three years.
- Bankruptcies: All bankruptcies must be closed or discharged 30 days or more. Open bankruptcies are cause for automatic decline of your application.
- Judgments/Foreclosures: All judgments must be older than one year. Foreclosures within the last two years will require an additional deposit.
- Government/State Tax liens: All liens over \$5,000 will be reviewed and subject to an additional deposit or may result in your application being declined.
- Collections: Applicants with collection accounts over \$1,000 within the past 12 months may be subject to an additional deposit or may result in your application being declined.
- Hudson Homes is not responsible for the outcome of the applicant's screening. It is the applicant's responsibility to know of any issues regarding their own credit that would affect their rental status.
- Please unlock/unfreeze your credit prior to applying. In the case that we receive an alert on your credit file, including a "locked" or "frozen" alert, your application will not be processed until you give Hudson Homes permission to move forward.
- Please note that other applications may be processed in the timeframe that Hudson Homes is waiting to hear back from you.
- Permission to move forward with your application must be received within 24 hours of the alert notification or your application will be canceled.
- Screening is done by a third party, RentGrow. If your application is declined, you will receive an Adverse Action notification with directions on how to contact RentGrow with any questions, and what your next steps should be.
- If screening results in an unexpected credit-related denial, we suggest applicants reach out to the credit reporting agencies to address any inconsistencies in their credit history.

RENTAL HISTORY

Rental history will be considered when screening applicants. Please read the below carefully.

- Any debt owed to a Landlord must be paid in full before the application can be considered, except where prohibited by law.
- Applicants must have given a 30-day notice to vacate to previous landlord.
- Forcible Entry and Detainers (Evictions) due to property damage, unpaid rent, drug use or any criminal activity will not be accepted under any circumstances.
- Applicants must not have more than three late payments within 12 months or five late payments within 24 months or the application may be subject to decline. Late payment policies differ by state and are contingent upon the state in which the home is located.

CRIMINAL HISTORY

A criminal background screening will be conducted on each applicant prior to full approval of any application. The application may be declined for any of the following reasons, unless prohibited by local law or regulation:

- Conviction of a felony
- Conviction of a serious misdemeanor within in the last 10 years

- Persons who have been charged or received deferred adjudication for a felony or a serious misdemeanor within the last 10 years
- Exact name match on the OFAC Watch List
- Name and DOB matches on the Registered Sex Offender Database
- Additional location-specific restrictions, requirements, and disclosures can be found within the application disclosures in the state/county where you are applying.

CO-SIGNERS/ GUARANTORS

Co-Signers/Guarantors are allowed by invitation only and may be offered as an option for the following screening results:

- Unsatisfactory credit rating.
- Unverifiable rental history.
- Full-time students without verifiable income. Proof of full-time student status will be required. Guarantor will be responsible for monthly payments throughout the term of the lease.
- If you are eligible to use a co-signer/ guarantor, you will be notified by an application coordinator. Please do not add a co-signer/ guarantor prior to receiving an invitation. Guarantors must submit a separate application and meet additional credit and income (4.5 times rent amount) requirements.

PETS & SUPPORT ANIMALS

All Pets/Animals are subject to Property Management approval.

- Pets
 - o Hudson Homes allows a maximum of three animals per household.
 - o PHOTO REQUIRED: Applicants must provide pet photo and breed information.
 - Pet restrictions apply to breed type and size. Restricted breeds result in automatic cancellation. Please consider the following breeds "Restricted" and "Unacceptable":
 - Akita
 - Alaskan Malamute
 - Boxer / Boxer Mix
 - Bulldog (any type including but not limited to American, English, French)
 - Bullmastiff or Mastiff
 - Chow
 - Doberman
 - German Shepard
 - Husky / Siberian Husky
 - Pit Bull Terrier
 - Presa Canario
 - Rottweiler
 - Staffordshire / Bull Terrier
 - Wolf Dog / Wolf Hybrid
 - *Any combination (mix) of these or any dog that has any of the above breeds linage.
 - Pets are governed by a separate addendum to the lease agreement and may result in additional fees, rents or deposit requirements.
 - o Pet fees depend on number of pets in the home and state where the property is located. Please see <u>PET FEES</u> by state for your state's requirements.
 - o HOA pet restrictions (if any) supersede those of Hudson Homes.
- Hudson Homes does not allow exotic animals. Exotic animals include but are not limited to birds, reptiles and rodents.
 - Please contact Hudson Homes with any questions regarding restricted/exotic pets prior to applying.
- Service animals and Emotional Support Animals (ESA) are exempt from any rent, fees, deposits, dog breed restrictions, and insurance requirements.
 - ESA: Applicant must agree that the animal cannot create a nuisance and that it must be on a leash if outside the home, but on the property area.
 - PHOTO & DOCUMENT REQUIRED:

- Applicants must provide ESA photo
- Applicant must provide a doctor's letter dated within the past 12 months to support the necessity of the support animal.
- Service Animal:
 - DOCUMENT REQUIRED: Applicants must download and fill out the <u>Hudson Homes Reasonable</u>
 Accommodation Request Form.

MULTIPLE APPLICATIONS POLICY

In today's competitive marketplace, it is common to receive more than one application on any given home. In this instance, the following will apply:

- All applications received on the same date will be processed and approved in the order received.
- Applications received after hours and on holidays will be processed the next business day.
- Applications are approved on a first-come, first-serve basis, meaning the applicant who applies and supplies all of the required information for screening first, and is approved first receives the home.
 - o If your application is submitted incomplete, Hudson Homes will not resume processing it until it is completed.
 - o During the timeframe your application is marked incomplete, other complete applications may be processed.
 - o It is imperative to submit all requested documents/information as soon as possible. Failure to provide documents/information within 24 hours will result in the cancelation of your application.
 - Hudson Homes will continue to market the home and accept rental applications until a lease is fully executed.
- Non-prevailing parties will be notified if the home is leased to another applicant.
- Non-prevailing parties may still be qualified for another home of similar price range (no additional application fees
 will be required for any additional application submitted within 30 days from the initial approval date). Please
 contact an application coordinator if you would like to reapply for a different home.
- Please note, application fees are NON-REFUNDABLE in the event of multiple applications received on any home.

HOME OWNER'S ASSOCIATION (HOA)

- A homeowner's association is an organization that manages the community housing developments.
- Hudson Homes managed homes within an HOA require residents to follow all HOA rules and guidelines.
- If you are leasing a home within an HOA, your Move-In coordinator and Property Manager will provide the information needed in order to access the home and or/common areas and amenities.
- Residents are responsible for any HOA violations.
- In some instances, the HOA may require an additional application and application fees.
- **Avoid Rental Scams: Hudson Homes Management does not advertise on Craigslist and will NEVER ask you to wire money or request funds through a payment app on your mobile device.** To apply to a Hudson Homes property legitimately, all applicants must create an account and fill out an online application. Any follow up email communication from Hudson Homes will include @hudsonhomesmgmt.com in the domain. If applicants have any questions about one of our homes, they are directed to call our main phone number at 877-565-4669 and follow the prompts to reach a representative.

Contingency: Hudson Homes does business in accordance with the Fair Housing Act, as amended. Agents understand that it is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin. This applies in the sale or rental of housing or residential lots. It also applies to advertising, the sale or rental of housing and the financing or appraisal process. In addition, blockbusting is illegal. To assure residents or buyers that we don't discriminate, we display Equal Housing Opportunity posters in our office and have its logo printed on our application forms.

*By submitting an application, applicant(s) acknowledge(s) and accepts the lease application will be approved or rejected based on the information above. Falsification of any information on the lease application, provided documentation, or incomplete documentation will result in your application being declined. Applicant(s) also agree(s) to submit all documents necessary to complete the application within 24 hours of the application date. All information must be verifiable. Failure to provide the documentation will result in a denial of your application and/or forfeiture of all fees paid to reserve the home.

Click for FAQ's