

RENTAL CRITERIA

We offer the following information so that all applicants have available to them a statement of the rental qualifying policies of **J. Coopers Row**. Nothing contained in these requirements shall constitute representation by **J. Coopers Row** that all residents and occupants currently residing in our community have met or currently meet these guidelines. If you have any questions about our policies or about the information in this document, please contact our management team.

All prospective residents will be required to meet the following qualification standards to include, but not limited to the following criterion:

RENTAL RATES AND LEASE TERMS

Original rental rate quotes will be honored for two (2) business days. The rental rate quote is based on the apartment's availability at the time of your quote, move in date, and lease term requested. Any revisions or changes to the terms of the quote: move-in date, lease term, etc....will require a revised quote which may result in a different monthly rental rate.

APPLICATION PROCESS

1. Complete the application on the designated form. Each adult occupant (18 years or older) must complete an application.
2. Pay your non-refundable Application Fee.
3. This community utilizes a third-party Identity Verification service, which may contact you via text, email, or phone to verify your identity as part of the application process. Failure to verify identity may be grounds for us to be unable to process your application.
4. This community utilizes a third-party service to verify the authenticity of any income verification documents you supply with your application. They may contact you via email if they are unable to verify your documents. Failure to verify income may be grounds for denial.
5. Decisions on applications can take up to seven (7) business days. If the application is approved, you will be required to sign a lease agreement in which you agree to abide by all the rules and regulations of this community.

GENERAL REQUIREMENTS

1. All occupants 18 years or older must provide a legally issued Social Security Number or Individual Taxpayer Identification Number (ITIN). If applicant cannot provide one of these two numbers for the application, then the numbers from one of the following documents must be provided: Form I-551 Permanent Resident card; or form I-688 Temporary Resident; or form I-688A Employee Authorization Card; or an INS receipt for replacement of one of these documents; INS form I-94 Arrival-Departure Record plus the Passport and Visa from resident's home country.
2. All occupants 18 years or older must provide an original government or state-issued photo ID or original driver's license as photo identification. All IDs will be verified for authenticity.
3. A complete and accurate rental application listing residency for at least the last 24 months is required. Incomplete applications will be returned to the applicant.
4. All applicants must be 18 years of age or older. Emancipated minors must show written legal proof.
5. Falsified information will be grounds for denial.
6. Any individual who may constitute a direct threat to the health and safety of an individual, the community, or the property of others, will be denied.

OCCUPANCY POLICY

Occupancy guidelines are based on the size and characteristics of each floor plan and may vary by floor plan. Generally, occupancy limits are two persons per bedroom + 1, but could be for a given floor plan or based on state or local municipalities.

CRIMINAL HISTORY

Our application investigation includes criminal background screening. We will consider pending criminal accusation or criminal conviction history that occurred within the past 7 years or less, and only for offenses listed in the Fair Criminal Record Screening for Housing Act of 2016. Criminal background history will only be obtained and considered AFTER making a conditional offer to rent. If a conditional offer to rent is rescinded based on the criminal history screening, you will be notified in writing with an opportunity to present additional information for evaluation. Applicants may provide evidence demonstrating inaccuracies within any criminal record or evidence of rehabilitation or other mitigating factors. Failure to respond to the opportunity to present information may be grounds for denial.

DISABLED ACCESSIBILITY

1. We are committed to compliance with the Fair Housing Act by allowing the reasonable accommodations or modifications to the premises for persons residents with disabilities.
2. In making modifications, we require written proposals detailing the extent of the work to be done and written assurances that the work be performed in a professional manner by a licensed/bonded contractor; written approval from the landlord before modifications are made; appropriate building permits and required licenses made available for the landlord inspection; and payment for the cost and scope of the work in advance, a restoration deposit may be required per Fair Housing Guidelines.

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PET POLICY / PET FEES & DEPOSITS*

Cats and dogs are welcome in our community! We allow two (2) pets per apartment home. Completion of a Pet Application, current picture of your pet(s) and veterinary records, indicating vaccinations are current, are required to add your pet(s) to the lease. There is a one-time, non-refundable Pet Fee per pet and monthly Pet Rent per pet.

Dogs categorized as aggressive breeds are not allowed and include but are not limited to: American Pit Bull Terrier, Rottweiler, Presa Canario, German Shepherd, Siberian Husky, Alaskan Malamute, Doberman Pinscher, Chow Chow, St. Bernard, Great Dane, Akita, Staffordshire Bull Terrier, American Staffordshire Terrier, American Bull Dog, Tosu Inu, American Mastiff, Bull Mastiff, Fila Brasileiro, Dogo Argentino, Cane Corso, Wolf Hybrid, and any mix including the aforementioned.

**Service/Assistance animals are not subject to this provision.*

GUARANTORS

1. Any Guarantor must reside in the United States, complete an application, pay the Application Fee, sign the Guarantor Addendum, and is subject to a criminal screening.
2. The Guarantor must meet all the Resident Screening Criteria except, verifiable monthly income must be at least (5) times the monthly rental rate, or (3) three times their current mortgage/rental obligation plus the rental amount.
3. A guarantor will be fully responsible for the Lease Agreement if the occupying resident(s) defaults.

CREDIT REQUIREMENT-STANDARD

1. A credit report will be processed for each applicant. There is no minimum credit score requirement for any applicant, and credit score is one of many factors to be considered.
2. The credit reporting agency evaluates credit and rental history against indicators of future rent payment performance. An unsatisfactory finding may result in the requirement of an additional deposit, guarantor, or denial.
3. Any active bankruptcy will result in the denial of the application. Applicants with bankruptcies that were discharged within the past three (3) years may be denied.
4. An acceptable credit history may be approved depending on satisfactory income requirements as per below.
5. If applicant has been evicted within the past three (3) years or owes landlord monies the applicant may be denied. An applicant will not be denied based on sealed eviction records and/or evictions that did not result in a judgment or were filed three or more years ago.

INCOME REQUIREMENTS

1. Applicants must have a gross monthly income and debt to income ratio that sufficiently covers the monthly rent of the apartment being leased along with all existing debt. Failure of this criteria may be grounds for denial.
2. The apartment monthly rental rate must be no more than 33% of the applicant's total monthly income. Income less than three (3) times the rental rate will result in the requirement of an additional deposit, guarantor, or denial.
3. Two (2) consecutive paycheck stubs or Three (3) most current bank statements illustrating the ability to pay rent for three (3) times the monthly rent.
4. Verifiable income will be required for applicants who are self-employed or receive money from non-employment sources. Applicant must be able to show proof of income through one of the following:
 - Provide a financial statement from a CPA verifying employment and income or
 - Other verifiable income may mean alimony/child support, trust accounts, social security, unemployment, welfare, grants/loans, income-based housing subsidies.
5. If applicant is starting a new job, an offer letter on company letterhead including the following information will be accepted:
 - Employment start date
 - Pay rate
 - Pay type/frequency (i.e., full-time hourly, full-time salary, part-time etc.)
 - Employer's signature
 - Employer's contact information

CREDIT/INCOME/OTHER REQUIREMENTS - VOUCHER RENT

1. If an applicant has a federal, state, or local housing voucher, credit scores will not be considered.
2. There are no minimum income requirements for recipients of federal, state, or local housing vouchers.
3. Credit issues or prior rental payment history may not be considered for any applicant with a federal, state, or local housing voucher if such credit issues arose during a period in which the prospective tenant did not have a housing voucher.

REJECTION POLICY

The screening provider is LeasingDesk Screening (Realpage) and any of the three credit reporting agencies (Equifax, Experian and TransUnion) may be utilized to acquire the credit report. They are located at 2201 Lakeside Blvd - Richardson, TX 75082 and may be contacted at (866) 934-1124. If your application is denied due to negative and adverse credit information being reported, you may request a free copy of your consumer credit report from the credit reporting agency. If you deem the information to be inaccurate, you may request a correction to the credit reporting agency. If your application is denied due to criminal background history, you may provide evidence demonstrating inaccuracies within the criminal record or evidence of rehabilitation or other mitigating factors. This means you have the right to provide, among other things, evidence of errors in

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your criminal background report, evidence of your good conduct since the conviction or pending accusation occurred, or other information you would like a housing provider to use when evaluating your criminal background.

Applicants will be given written notice of the specific reason for the withdrawal of conditional offers and a notice of the applicant's right to file a complaint with the DC Human Rights Office or pursue civil action via the Superior Court of the District of Columbia.

Disclosure Pursuant to Rebalancing Expectations for Neighbors, Tenants, and Landlords (RENTAL) Amendment Act of 2025 effective December 31, 2025 ("Rental Act"): Prior to executing a lease for a rental unit in this housing accommodation, the Landlord is providing notice to the undersigned prospective tenant(s) pursuant to the Rental Act that the Tenant Opportunity to Purchase Act contains the following exemption from TOPA which may be applicable to the housing accommodation in which your rental unit is located: ***A sale or other transfer of interest in a new building that has completed construction, as evidenced by a permanent certificate of occupancy for a new multifamily building, within the 15 years before the date of sale; provided, that a Notice of Transfer is sent to tenants for this exemption pursuant to the Rental Act.***

Be Advised:

- Incomplete, inaccurate, or falsified information will be grounds for denial.
- You may re-apply for an apartment 30-days from the date of this application.
- Your name will be checked against the Office of Foreign Assets control of the U.S. Department of Treasury (OFAC) List. This list contains names of terrorists, international narcotics traffickers, and those engaged in activities related to the proliferation of weapons of mass destruction. Should the search produce a name match, the application process will be suspended until full identification can be determined. If identification is not confirmed the application process will be completed. If identification is confirmed your application will be denied.

J. Coopers Row complies with the Fair Housing Act of 1968 as amended, as well as state and local law. **J. Coopers Row** complies with all applicable federal, state and local laws pertaining to the use of Housing Choice Vouchers, Rapid Rehousing Subsidies, and other forms of income-based housing subsidies as a source of income, including laws regarding application of minimum income requirements, credit scores, and credit issues. **J. Coopers Row** does not require holding deposits from applicants who use Housing Choice Vouchers, Rapid Rehousing Subsidies, and other forms of income-based housing subsidies as a source of income.

J. Coopers Row also complies with all applicable federal, state, and local laws regarding the application of criminal background checks and prior eviction screenings.