

# **Application Process & Qualification Criteria**

**Foundation First Property Group** 



Foundation First Property Group conducts business in accordance with the Federal Fair Housing Law (The Fair Housing Amendments Act of 1988)

Thank you for your interest in applying for one of our available rental properties. Please take a moment to look over our application process and qualification criteria before submitting an application.

# **Application Process**

Our application process is fully automated for your ease and convenience. If you are unable to complete an application online or schedule an online showing, please call our office at 717-797-4289 and we will be happy to assist you. Paper applications are available by stopping by our office Monday thru Friday 10:00 – 4:00.

To advance in consideration for a rental unit or to schedule a showing, we recommend completing a prequalification questionnaire. Applicants that have submitted a pre-qualification form will be prioritized.

### To Pre-Qualify for a Rental Unit:

- 1. Go to: www.foundationfirstpg.com/for-rent
- 2. Click on the "Contact Us" button for the property you are interested in.
- 3. Submit your contact information
- 4. You will receive an email with our pre-qualification questions to complete for consideration
- 5. If pre-qualified by Foundation First, you will receive a showing invitation to view the property. (Pre-qualification approval does not guarantee automatic approval)

### To Request a Showing:

- 1. Follow the steps above to pre-qualify and submit the necessary information
- 2. Submit a picture of your driver's license and a selfie when requested in the separate email.
- 3. You will then receive a showing invitation. Schedule a time that suits you.
- 4. Confirm your appointment after receiving the automated reminder (up to 2 hours prior to showing)
- 5. You will then receive a computer generated code to access the units that are designed to be "self-guided" showings. An agent will meet you at the unit for all "agent-guided" units. (Note: The computer generated code is a one-time code and can only be used for the scheduled time period.)

## **To Apply for a Rental Unit:**

- 1. Go to: www.foundationfirstpg.com/for-rent
- 2. Click on the "Apply Now" button for the property you are interested in.
- 3. Complete the application and submit the application fee.

# **Application Requirements**

- 1. All applicants over the age of 18 must submit a separate application with a \$40 application fee.
- 2. Application fees can be paid using the following accepted forms of payment:
  - a. Cash or Money Order
  - b. Credit Card
- 3. All dependents living with the applicant must be listed on the application.
- 4. Co-signors must submit a separate application with the \$40 application fee to be considered a guarantor.

- 5. Applicant may request to be pre-qualified at no cost before submitting application. See above on how to pre-qualify.
- 6. Each applicant must provide the following:
  - a. A valid photo ID (driver's license, state ID, passport)
  - b. Income verification (paystubs, SSI, disability, child support, alimony, etc.)
  - c. Selfie with driver's license
- 7. Applications take 5-7 business days to be processed; you will receive notification when completed.
- 8. To avoid delay in application processing, it is recommended to inform all references, employers, landlords and previous landlords of your application so they are aware they will be receiving calls for verification and/or reference. Most applications are delayed due to waiting for call backs.
- 9. Incomplete applications will not be processed; this includes not receiving required documentation and/or application fee.
- 10. Applicant will be given 48 hours to provide any additional documentation at the request of the leasing agent to avoid additional delay for other potential qualified applicants.

## 11. Application fees are non-refundable.

- 12. Falsifying an application will result in an automatic denial.
- 13. Foundation First Property Group keeps applications on file for up to 3 months, after which a new application will be required.

## **Qualification Criteria**

Foundation First Property Group processes applications using a scoring criterion based upon factors including, but not limited to: income, residential history, employment, criminal history, credit score and rental history.

<u>Note:</u> applicants applying together as a group are evaluated individually and then given a score based on the combined average of applicants in the group. The security deposit will vary depending on scoring outcome.

#### Income

- 1. The combined gross monthly income should be at least 3x the monthly rent.
- 2. Combined applicants must not have a debt to income ratio greater than 45%
- 3. Income less than 2x monthly rent results in an automatic denial

#### **Credit Score**

- 1. When applying as a group, at least 1 person must have a credit score of 550 or above.
- 2. A combined credit score of 501-550 may require a double security deposit or co-signer
- 3. A co-signer must have a credit score of 700 or above
- 4. A double security deposit will be required for applicants with no credit
- 5. A combined credit score of less than 500 results in an automatic denial

# **Employment & Residential History**

- 1. Applicants must be able to provide 2+ years of employment and residential history
- 2. No more than 3 unrelated adults are allowed in a single unit
- 3. Average length of residency less than 12 months may require a double security deposit

#### **Criminal History**

- 1. Registered sex offenders will result in an automatic denial
- 2. Felony charges may result in an automatic denial
- 3. Falsifying an application will result in an automatic denial

#### **Rental History**

- 1. 2 or more evictions within the last 7 years will result in an automatic denial
- 2. Open collections with a landlord or management company will result in an automatic denial



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# **Pet Policy**

Many of our homes are pet friendly and will accept a maximum of 2 pets. If you apply for a home and wish to have a pet, you will be asked to pay a non-refundable pet fee of \$200 and a monthly pet fee per pet. Monthly pet fees are determined based on size and breed of the pet. All dogs must register through Petscreening.com. Due to insurance regulations, the following dog breeds may be unaccepted or considered on a case by case basis: Pitt Bulls, Doberman Pinschers and Rottweilers and German Shepherds.

## **Emotional Support Animals**

Proper documentation and a thorough screening through a third-party legal review team will be required for all emotional support animals to ensure the accommodation request meets HUD's Fair Housing Act guidelines. All ESA animals must register through <u>Petscreening.com</u>.

### **Smoking & Marijuana**

No tobacco, vaping or marijuana smoking is allowed inside ANY of our rental homes. Although PA has legalized the use of medical marijuana, under Federal Law, marijuana remains a Class 1 Controlled Substance and therefore illegal under Federal Laws. Federal Law gives us the right to prohibit it. Marijuana use, possession, and/or growing is prohibited at all our rental homes and violators will be evicted per our lease agreement. Amendment 64 specifically states that landlords may prohibit marijuana use on a leased property.