



## Application & Residency Standards

Thank you for your interest in My Haven! To assist you with your decision on your new home, we are providing a list of guidelines used to qualify all applicants for residency. Nothing contained in these requirements shall constitute representation by My Haven that all residents and occupants have met or currently meet these guidelines. Qualification standards include the following criteria, which may be amended by My Haven from time to time in its sole discretion.

- 1. IDENTIFICATION.** Applicants must upload a valid government issued photo identification card for each person aged 18 years and older that will be living in the home. As part of our Screening process, we seek to verify, validate, and authenticate all applicant identities. However, if your identity is not able to be authenticated electronically, you will be asked to provide additional proof of identity documents with your application.
- 2. INCOME. Prior to final approval, all income must be verified.** The gross monthly income of all Leaseholders (i.e., financially responsible applicants residing in the home) will be considered jointly (combined) and must equal **no less than two (2) times the monthly rental rate** of the home. Please note that this is not inclusive of any subsidized housing requirements per state law. Out of state applicants may be subject to providing documentation from their employer that income will continue once the applicant moves to Colorado. Applicants that do not meet the above income requirement may be given the option to pay a higher security deposit. Examples of acceptable, verifiable income documents include, but are not limited to:

For those applicants currently employed, we will accept one or more of the following as proof of income. Further, a letter, fax, email statement, or other correspondence provided directly from your employer shall not serve as an acceptable substitute for payroll check stubs.

- The last two consecutive payroll check stubs (from date of application) with YTD total showing two months of employment.
- In the case of a recent job change (fewer than two pay stubs), last year's W-2(s), plus the most recent paystub from current employer will be accepted.
- If applicable, you may provide an active order of alimony or child support. If no order exists, but alimony or child support is collected, three months' most recent consecutive bank statements showing regular deposits of alimony, or child support can be provided.
- If additional funds are needed to qualify income, we will consider irregular income such as gratuities, commissions, bonuses, etc. if it can be verified by a regular pattern of frequency such as monthly, quarterly, or a YTD average.
- Any other legal and verifiable source of income.

If you are self-employed, not employed, or retired, we will accept one or more of the following as proof of income:

- The previous year's personal income tax return and most recent two months of personal bank/financial statements as evidence of sufficient income of at least 2 times the rental amount for six (6) months.
- The last three consecutive bank statements showing cash assets (from statement end date) totaling at least 2 times the monthly rent for six (6) months. Statements must be in PDF format or have a URL (if printed from online.) If unable to provide PDF or URL, an official bank stamp provided by the financial institution will suffice.

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- A Social Security Benefits Letter, SSA-1099; Benefits Statement, or a Social Security Administration (SSA) Notice of Change in Payment. Benefits letters must be dated no more than 14 months from the date of application.
- Income Assistance/Housing Vouchers (this document name will vary by state). Applicants are qualified for affordable housing vouchers or other public housing payments; the amount of that voucher/payments will be subtracted first from the base rent charges before applying the 2x times gross income formula.
- A statement of annuity account payment showing regular annuity income.
- A statement from the financial aid office of a college or university that shows loans and/or grants awarded for living expenses beyond tuition and other school expenses.
- Any other legal and verifiable source of income.

If you are pending new employment (or just recently started a new job) and have not yet received wages or payroll check stubs, we will accept the following as proof of income:

- A copy of an official offer letter for employment from the employer on the employer's letterhead. The letter must include the employer's name and contact information, the job title, the monthly salary/compensation, and the start date for employment – which must be within 45 days of the expected move-in date. The employer or authorized representative must sign this letter.
  - Any other legal and verifiable source of income.
- 3. CO-SIGNERS.** If an applicant does not meet the income requirements, the applicant may obtain qualified co-signers or the applicant may be denied (no more than one person may guarantee a lease). All co-signers must submit an application, have a minimum TransUnion credit score of 680, provide proof of sufficient income at 4 times the monthly rent (see acceptable types of income proof in Section 2), and pay the application processing charge. Approved co-signers must sign the lease as a leaseholder.
- 4. PORTABLE SCREENING REPORT.** Applicants can provide a portable screening report, as defined in section 38-12-902 (2.5), Colorado revised statutes; and if the applicant provides My Haven with a portable tenant screening report, My Haven is prohibited from charging an application charge; or charging the prospective resident a charge for the landlord to access or use the portable tenant screening report. The report must include – name, contact information, verification of employment and income, last-known address, rental, credit, and criminal background histories, in compliance with Colorado law. Reports must also meet the following criteria – must have been completed within the last 30 days, provided to the landlord at no cost, a statement from the applicant that there has not been any material change in the information provided in the report, and finally it must be made directly available to the landlord by the consumer reporting agency or through a third-party website regularly engaged in the business of providing consumer reports, in compliance with all applicable consumer reporting laws. In the instance all criteria is met, the application fee will be credited to the applicants ledger after the application is submitted, reviewed, and approved but no more than 20 days after.
- 5. CREDIT HISTORY.** All financially responsible applicants and Guarantors must submit to screening for credit and prior rental history up to but no more than (7) years preceding the application date via our 3rd party screening agent who utilizes a TransUnion credit report. Such screening is necessary to evaluate credit and rental history against indicators of future rent payment performance. Applicants



may also submit their own report as outlined in Section 4 – Portable Screening Report if all criteria can be met. A lack of credit history or rental history, insufficient credit score, and/or negative account reporting's showing delinquencies, bankruptcies discharged less than 6 months ago, charge offs, or a collection status, may be deemed unsatisfactory by our screening agent. An unsatisfactory screening result or a credit score of less than 635 may justify denial of the application or require provision of an additional security deposit or use of a Co-Signer. Please note that this is not inclusive of any subsidized housing requirements per state law.

- 6. CRIMINAL HISTORY.** All applicants must submit to criminal history screening via our 3rd party screening agent and comply with our Criminal History Screening Policy. Applicants may also submit their own report as outlined in Section 4 – Portable Screening Report if all criteria can be met. The health and safety of our residents and employees, and the avoidance of physical damage to the property, are substantial, legitimate, non-discriminatory interests justifying screening. To this end, applicants with a conviction record of any crime involving, related to, or posing a threat to the health and safety of others and My Haven employees or to the physical property itself, may be denied residency in accordance with the below criteria. This policy only applies to records of conviction; arrest records, indictments, or other evidence of alleged criminal conduct are not considered during Criminal History Screening. This policy and its criteria are narrowly tailored to meet our concerns and applied uniformly to all applicants.

**A. Felony or misdemeanor convictions involving crimes against persons.**

A conviction for homicide, manslaughter, arson, burglary, home invasion, battery, assault, kidnapping, sex offense, weapons offense, domestic violence, stalking, harassment, false imprisonment, indecent exposure, or any other crime involving or related to serious bodily injury or harm to a person in the last 5 years may result in a recommended denial of residency. If the conviction was specifically for homicide, stalking, sex offense, or manufacturing/distributing a controlled substance, the number of years looking back may increase.

**B. Felony or misdemeanor convictions involving crimes against property.**

A conviction for larceny, theft, conversion, destruction of property, embezzlement, forgery, fraud, or any other crime involving or related to property damage in the last 2-5 years may result in a recommended denial of residency.

Applicants who are denied may submit, within fourteen (14) days of the denial, verifiable evidence of mitigating factors for additional assessment, including (by way of example, with no single factor being determinative): the facts or circumstances surrounding the conviction; the age of the individual at the time of the conviction, evidence that the individual has maintained a good rental history before and/or after the conviction; evidence of rehabilitation efforts and/or any other factors related to whether a specific person poses any threat to safety. Upon receipt of a request for additional assessment with evidence of mitigating factors, we will perform an individual evaluation and provide a timely response. Please note that after initially being denied, an applicant may lose the home to another approved applicant. However, if the result of the evaluation show that the applicant can be approved, their application can be moved to a similar home in which they meet qualifications.

- 7. RENTAL HISTORY.** We require verifiable residence history for up to but no more than (7) years preceding the application date, whether you currently own or rent. Applicants may also submit their own report as outlined in Section 4 – Portable Screening Report if all criteria can be met. Applicants are responsible for providing information including the names, addresses and phone numbers, of landlords with the dates of tenancy. Rental history must be verified from unbiased sources. Home ownership will be verified from a current credit report. If no previous rental or home ownership history exists, the applicant may be responsible for an additional month's deposit in addition to the standard security deposit. The following items may be subject to denial: 3 or



more late payments or NSFs within the last 12 months, foreclosure on mortgage in the last 3 years, outstanding balance for rent or damages to another landlord or mortgage company, and any skips or evictions within the last 7 years.

8. **OCCUPANCY GUIDELINES.** We adhere to all local ordinances governing residential occupancy and abide by state and federal fair housing laws in relation to occupancy limitations. Accordingly, occupancy in each home shall not exceed two (2) persons per bedroom, except in cases where familial status and family composition require increased occupancy. In such cases – when minor occupant(s) will be residing in the home, for example – we may increase occupancy limitations to two plus (2+) in accordance with HUD guidance and applicable fair housing laws.
9. **FAIR HOUSING STATEMENT.** My Haven and the Owner are committed to compliance with all federal, state, and local fair housing laws. It is our joint policy to comply with all laws prohibiting discrimination as to recognized protected classes (i.e., race, color, religion, national origin, sex, familial status, and disability), and any other local and state laws protecting specific classes. My Haven will comply with all laws requiring provision of reasonable accommodations and modifications when such accommodations are reasonable and necessary for persons to have equal use and enjoyment of the premises.
10. **PROPERTY DISCLOSURE.** Applicants understand that the property is delivered in as-is condition. Keys will be released on the first day of occupancy as stated in the lease agreement. Early move-ins cannot be accommodated unless the property is in rent ready condition. Any adjustments to the move-in date may result in a \$100 rush move-in fee. Unauthorized occupants and subleasing (AirBnb, VRBO, or similar) are strictly prohibited. No smoking is allowed in the home or within 15 feet of the home and the surrounding neighbors. Smoking is considered the use of cigarettes, vaping, e-cigarettes, and other forms of smoking. My Haven reserves the right to not process applications and rent to applicants who smoke. Any exceptions to this are on a case-by-case basis and may require a higher deposit.

My Haven conducts periodic annual inspections of the home you will live in. We take pictures of the interior and exterior of the home 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. Sufficient notice of any inspections will be provided in accordance with the Lease Agreement.
11. **ERRORS & OMISSIONS.** Every effort has been made to provide applicants with reliable and accurate information regarding the home 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 schools, 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.
12. **PETS.** Pets may be permitted in the home, depending on the owner's allowance, with certain limited restrictions, and with our prior written consent. If you intend to maintain a pet in the home, you must notify us in advance for approval. Additionally, pets must be listed on the liability insurance policy listing 'My Haven Group, LLC' as additional insured. All pets will be screened through our 3rd party vendor, PetScreening. Once approved, pet owners must execute an appropriate pet addendum to the lease and provide payment of any required pet-related fees or deposits. All applicants must complete a PetScreening profile, however, applicants without a pet or that have an approved assistance animal will not be charged the \$25 per pet fee for their profile. Please visit PetScreening at <https://myhavengroup.petscreening.com> to setup your profile.

Please be advised that we do enforce restrictions as requested by the owner or if local or state requirements prohibit specific breeds. Further, exotic pets, even if permissible to own under applicable law, are restricted, and illegal pets are not allowed. In the event an assistance animal is



requested (i.e., service animal or emotional support animal), we will evaluate such request promptly upon receipt and grant same if appropriate under applicable fair housing laws. To the extent an assistance animal is approved, such animal will not be considered a pet.

- 13. RENTERS BENEFIT PACKAGE.** All My Haven residents are automatically enrolled in the Resident Benefits Package that includes free online ACH rent payments, \$100,000 liability and \$10,000 in personal property renter's insurance (which is required for occupancy), HVAC air filter delivery service (if applicable), credit building to help boost your credit score for timely rent payments, \$1 million in identity protection, resident rewards including gift cards, and much more! The monthly charge is \$39.95 per month, per household.
- 14. FEES.** My Haven charges the following fees for processing applications, preparing lease agreements, security deposits, and holding a home off the market. This is not inclusive of any additional fees that may be charged. A \$59 Application Fee that must be paid at the time an application is submitted to reimburse My Haven for its time, plus actual costs to process a credit/criminal report for each applicant. This fee is non-refundable even if an application is denied. Please note that this is not inclusive of any subsidized housing requirements per state law.
- An **Administration Fee** will be added to the online portal after the application is approved and must be paid at time of move-in to reimburse My Haven for costs in preparing the lease documentation. The Administration Fee becomes non-refundable after move-in.
  - **Holding Deposit Policy:** Upon application approval, a Holding Deposit equal to one month's rent is required to reserve the unit. This amount is refundable only if the applicant withdraws in writing within 72 hours of receiving notice of acceptance. After 72 hours, the Holding Deposit becomes a non-refundable Holding Fee and will be retained by the landlord if the applicant fails to take possession of the unit on the agreed Move-In Date, regardless of lease execution. If possession is delayed by more than seven (7) days due to landlord-related causes, the applicant may cancel in writing and receive a refund of all amounts paid, excluding the application fee. If the applicant moves in as scheduled, the Holding Fee will automatically convert into the refundable Security Deposit.
  - **Security Deposit:** The Holding Deposit paid upon approval will serve as the Security Deposit upon move-in. No additional Security Deposit will be required unless otherwise stated based on screening results. If the applicant is approved and all applicants fail to execute a lease within 48 hours of receiving written or verbal notice of approval, the application may be denied and the Holding Fee retained. The Security Deposit is refundable at move-out, less any charges for damages or fees (excluding normal wear and tear), which will be documented through photo or video inspection.
- 15. FAILURE TO SIGN LEASE.** If your application for residency is approved, we will advise you of such approval and provide instructions for lease execution. Unless we authorize otherwise in writing, you and all leaseholders must sign the Lease within two (2) days after we give you, our approval. If you or any leaseholders fail to sign as required, your application will be deemed withdrawn, and we may retain all application fees and administrative fees as liquidated damages and as reimburse for the administrative time and costs incurred, which you agree may be difficult to ascertain.
- 16. CANCELLATION OR DENIAL OF APPLICATION.** You understand that if you do not meet our rental selection criteria, cancel your application, or if you fail to answer any question or give false information in the process, we may deny your application. In the event of application denial, we may retain all application fees, and all or any portion of required administration fees as liquidated damages as outlined in the rental application, and to reimburse us for the administrative time and costs incurred, which you agree may be difficult to ascertain. In the event your application fee, administration fee, or any other upfront fee is returned to us as "NSF" or unpayable for any reason, your application will be denied, and we may undertake any effort to collect same, including, but not limited to, referral of the balance to a collection agency, reporting of the balance to the credit bureaus, and initiation of legal action. If you provide falsified or fraudulent information or documents during the application process, or if your application fees, deposits are returned unpayable for any reason, you will be disqualified from reapplying with My Haven for 7 years following the application denial.



**17. APPLICATION DISCLOSURE.** Move-ins prior to 5 days after applying are not allowed. This time is needed to complete our screening process and for all fees outlined in Section 13 to clear. Unless written approval is obtained, homes can be held for move-in a maximum of 14 days from the application date and/or the make ready date. Multiple applications may be reviewed when choosing an Applicant and the first Applicant to be fully approved will have the opportunity to move to the next step. You are welcome to contact My Haven during business hours to find out how many applications we have on your property of choice. The contact email is in the listing. If your application met our criteria but was not the approved one for the property for which you are applying, in that case, you may consider applying for other available properties that we may have without payment of an additional application or administration fee. All applications are good for 30 days after completion.

**I hereby acknowledge receipt of the above disclosures and agree:** (1) To receive an electronic receipt for any Fees (described above) that I pay to My Haven; (2) I understand the Administration Fee is nonrefundable if after I move in; (3) If I am approved and I execute a lease with My Haven, I agree to receive an electronic version of the fully executed lease; (4) If my application is denied, I agree to receive an electronic version of my denial letter; and (5) I have received any statutory required pest disclosures regarding the property, if applicable.

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Signature of Applicant:

Date