



Aspen Circle Apartments

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RESIDENT SELECTION CRITERIA & RENTAL POLICIES

We're glad you're interested in Aspen Circle Apartments! Before you apply to rent from us, please read the policies below. Please print, have all applicants sign, and bring it along with your application.

In this document:

- An "applicant" is someone who will be signing the Lease as a "resident."
- "Occupant" refers to any authorized occupants under the Lease.

Aspen Circle Apartments complies with all applicable fair housing laws. We do not discriminate against any person based on race, sex, religion, color, familial status, national origin, or handicap.

Every person 18+ years who wants to live in the apartment must complete a separate application. Married couples may submit one combined application.

1. Maximum Occupancy Guidelines. *Exceptions for special circumstances may be considered on a case-by-case basis.*

- One-bedroom apartment: two people
- Two-bedroom apartment: two people
- Three-bedroom apartment: three adults, or two adults and two children

**An additional person is allowed with a \$50.00 per month rent increase.*

2. Age. Applicants must be 18 years of age or older, unless they are legally named as an adult with respect to the execution of contracts. In accordance with state law, some applicants will be required to provide current proof of emancipation.

3. Credit. We verify the credit rating of every applicant. We determine your rental eligibility, and how much security deposit we require, based on a credit-scoring model that includes your current income and your credit history. Factors that will affect your score negatively include collections, charge-off, repossession, and current delinquency. If you are in bankruptcy, we will automatically deny your application. If your credit rating is below our accepted level, we will require some or all of the following: a co-signer or additional security deposit. We may ask you to give us additional financial statements or records, and/or verify your income with your employer.

What if I don't have much credit history? If you don't have much credit history, we will ask for more information on your rental history and your income and employment. You must have six months of positive rental history within the past two years. If that information meets our criteria, we will require additional deposit. Another option is to provide a co-signer. We may ask you to give us additional financial statements or records, and/or verify your income with your employer.

What if I don't have any credit history? If you have no credit history at all, we require additional deposit and/or a cosigner.

4. Income. To rate income eligibility, we combine gross income for all applicants, so every applicant must provide continuous pay stubs for four weeks from your application date. If your pay stubs are handwritten, they need to be validly notarized.

The combined gross incomes of all applicants must equal at least three times your monthly rent.

What if my income is not from a job? We will also consider other sources of income if they are verifiable, including child support, pensions, GI benefits, disability, trust funds, social security, and savings accounts. (You may provide bank statements from the previous six months if you can't find written proof of those alternative sources of income.)

5. Employment. *What if I haven't started my new job yet?* You can provide us a "letter of intent to hire," which lists your salary or expected monthly income, from your new employer.

6. Self-employment, Retired or Unemployed. Please provide us with your last income tax return and the last two month's bank statements; OR, your last twelve months of financial statements. People in this category may not have any negative references in order to be approved. Seasonal employment workers must provide the prior year's tax return.

7. Criminal History. We conduct criminal background checks on every applicant/occupant over 18 years of age. Your application will be denied for any criminal-related reason within the last seven years of a felony, or the last three years for a misdemeanor, of your application date, regardless of how old you were when you committed the offense. We do not consider traffic, tobacco or licensing misdemeanor convictions, but any criminal charges disqualify you.

Note: We may have residents who have lived at Aspen Circle since before these requirements began, and our information is limited to what our credit-reporting service uses, so we cannot guarantee that every person currently living here hasn't been convicted of or committed a felony, misdemeanor, or sex offenses.

8. Rental History. We take your rental history into consideration; make sure your information is accurate and complete. You are required to provide us rental history for the last two years; you must have a minimum of six months verifiable rental history. If the previous property owner cannot be contacted, you must show us six consecutive months' proof of payment, and provide a copy of the lease. An additional deposit is charged in this situation.

Your application will be automatically denied if there is an outstanding debt to a previous property owner, or an outstanding NSF check; if you breached a prior lease or are in the process of being evicted; if you were late to pay rent or had an NSF rent check within six months, or two late payments/NSFs within one year.

9. Co-signers. If you don't have enough income, or are denied for credit reasons, we do accept co-signers, who may be a relative or an employer, but not a friend. The co-signer must complete an application and pay a co-signer application fee. Co-signers must meet all the criteria laid out in this document and sign a Guaranty of Resident Obligations. Their verified gross monthly income must be at least four times your monthly rent.

10. Pets. We understand how important animals can be to your family. Pets are welcome on a case-by-case basis, within the following guidelines:

- The pet must be approved by management prior to move-in.

- An additional, refundable security deposit of \$200 per pet is collected.
- A \$400 non-refundable one-time pet fee is required at move in.
- Non-refundable monthly “pet rent” of \$25 per pet is paid.
- At the discretion of management, pets may require an additional deposit or nonrefundable fee if they are at higher risk of causing damages (i.e., due to age, weight, breed, etc.).
- No more than two fully grown animals are allowed per apartment.
- A pet addendum to the lease is signed.
- Aquariums cannot be larger than 20 gallons, must be on the first floor, and are allowed only with proof of insurance throughout your lease period.
- All pets are required to be spayed or neutered, and must have a city license (documentation required).
- Pets must be kept on a leash outdoors and all droppings must be picked up promptly. Animals who disturb the peace or are aggressive to fellow residents may be fined.

We do not allow some animals, including but not limited to: poisonous animals (tarantulas, piranhas, etc.), exotic animals, reptiles (snakes, iguanas), ferrets, skunks, raccoons, squirrels, birds (parrots, cockatiels, macaws).

If you are disabled and require a service or assistance animal, no pet security deposit or additional pet rent will be charged. Proof of prescription from your health provider is required to waive fees.

11. Persons with disabilities. Person with disabilities may have special needs. We will respond promptly to requests for accommodation.

12. Vehicles. Each apartment has one vehicle space. All vehicles must demonstrate current registration and inspection documents, and they have to be operational. We do not allow trailers or boats. There is parking for additional vehicles on B Street.

13. Water Furniture. We do not allow water furniture/water beds.

14. Deposit Determination. Your security deposit is determined by the results of your credit history, the size of your apartment, and other factors, such as pets, etc.

15. Falsification of Application. If you falsify any paperwork, we will automatically deny your application, and we have the right to hold all deposits and fees paid.

16. Application Fees. The application fee must be paid at time of application, separately from any other fees, according to state and local legislation. It may be paid by check, cashier's check, money order, debit card, or credit card. We deposit it on the same or next business day.

17. Renter's Insurance Requirement

All tenants are required to carry renter's insurance for the duration of their tenancy. This policy must include at least **\$300,000 in personal liability coverage** and is strongly recommended to include coverage for personal belongings. Proof of insurance will be required before move-in and must be maintained throughout the lease term. Renter's insurance helps protect tenants from unexpected losses or liability and ensures peace of mind for both residents and property owners.

Updated 1/1/2026

Application will not be considered until the application has been fully completed, signed, returned, and all applicable fees have been paid.

I have read and understand this entire document.

Applicant(s) signature

Date