RENTAL QUALIFICATION AND SCREENING CRITERIA

Property: 1311 East Caramillo Street, Colorado Springs, CO 80909
Monthly Rent: $1,200.00
Security Deposit: $1,200.00
Available Date: 8/15/2026
Lease Term: 1 Year

Thank you for your interest in this property. These written criteria are provided before application so that prospective tenants can determine whether they are likely to qualify. All applications will be evaluated consistently and in compliance with applicable federal, Colorado, and local fair-housing laws.

Submission of an application does not guarantee approval or reserve the property.

Effective date: Aug 22, 2026. These revised criteria apply only to applications initiated on or after this date. An application is initiated when the applicant first submits the required pre-screening or rental-application materials. An application already in progress before the effective date will be evaluated under the criteria disclosed when it was initiated; these revisions will not be applied retroactively.

1. Applicants and Identification

Every person 18 years of age or older who will reside in the property must:

- Complete the required pre-screening process.
- Complete a separate rental application.
- Provide valid government-issued photo identification.
- Provide accurate and complete information.
- Respond to reasonable requests for clarification or supporting documentation by the deadline stated in the request.
- Resolve any material discrepancy after being given a reasonable opportunity to do so.
- Authorize any legally permitted screening and verification, unless the applicant provides a qualifying Portable Tenant Screening Report.

A knowingly material misrepresentation or omission, an unresolved material inconsistency, or an application that remains incomplete or materially unverifiable after a reasonable opportunity to complete or clarify it may result in denial.

2. Income and Ability to Pay

Applicants who are not using a housing subsidy must demonstrate combined gross monthly income equal to at least **two times the monthly rent**.

Applicants using a housing subsidy must demonstrate income equal to at least **two times the portion of the monthly rent that the household is responsible for paying**.

Legally verifiable income may include wages, self-employment income, Social Security, retirement or disability income, recurring public or private benefits, child support, alimony, housing assistance, or other lawful recurring sources. An applicant is not required to disclose an income source that the applicant does not wish to rely on to qualify.

Depending on the source, reasonable verification may include:

- For wages or employment: recent pay statements and, when reasonably needed, employer verification or a current offer letter.
- For self-employment: recent tax records, bank statements, profit-and-loss information, contracts, invoices, or comparable reliable records.
- For Social Security, retirement, disability, or recurring benefits: a current benefit-verification or award letter and recent evidence of deposit when reasonably needed.
- For child support, alimony, or other recurring lawful income: court orders, account records, or other reliable documentation showing the amount and expected continuation.

Generally, applicants may be asked to provide income documentation covering the most recent three months. A shorter period may be accepted when current pay statements, an award letter, employer verification, or other reliable documentation is sufficient to establish ongoing income.

For variable, seasonal, commission-based, self-employment, independent-contractor, or otherwise irregular income, documentation covering up to the most recent six months may be requested when reasonably necessary to determine average ongoing monthly income. Additional or alternative documentation may be requested to resolve a material discrepancy.

Only documentation reasonably necessary to verify income and ability to pay will be requested. Applicants may redact unrelated transaction information and all but the last four digits of account numbers, provided that the applicant’s name, statement period, relevant deposits, and other information reasonably necessary to verify income remain visible.

3. Rental History

Within the seven years immediately preceding the application date, any final eviction judgment, judgment awarding possession of rental premises, writ of restitution, or unpaid landlord-related debt will ordinarily result in denial.

An eviction filing that did not result in a judgment will not automatically result in denial. It will be considered, if at all, only to the extent legally permitted and after reviewing the disposition and other reliable information.

An applicant may submit official court records or other reliable written documentation showing dismissal, vacatur, mistaken identity, payment or satisfaction, a bona fide dispute, or other circumstances supporting individualized consideration. A personal explanation by itself may be insufficient when it conflicts with a reliable official record.

Applicants should demonstrate a satisfactory rental history, including:

- Rent paid as agreed.
- Compliance with material lease obligations.
- Proper care of prior rental property.
- No material or repeated lease violations.
- Proper notice before moving.
- No unpaid balance owed to a prior landlord, unless adequately explained, resolved, or subject to a bona fide dispute.

The landlord may contact current and former landlords. Personal references or relatives may not be accepted as substitutes for an independently verifiable rental history.

Lack of prior rental history will not automatically result in denial. Other verifiable information demonstrating the ability and willingness to comply with the lease may be considered.

4. Credit and Financial History

For applicants who are not using a housing subsidy, the landlord may consider legally permissible credit information from the preceding seven years.

The review may include:

- History of paying financial obligations.
- Unpaid landlord or utility debt.
- Accounts in collection.
- Judgments or bankruptcies that may legally be considered.
- The overall pattern, severity, recency, and circumstances of adverse information.

No single credit score automatically guarantees approval or denial.

An unresolved vehicle or other secured-debt repossession that retains a past-due or deficiency balance will ordinarily result in denial unless reliable written documentation shows that the account:

- Has been paid or settled.

- Is subject to a bona fide dispute.
- Is being addressed through a current written repayment or settlement arrangement with which the applicant is complying.

Other legally reportable non-medical collection, charge-off, or past-due balances totaling $2,400 or more in the aggregate will ordinarily result in denial, subject to the same documentation exceptions above and individualized consideration of reliable information. The same obligation will not be counted more than once merely because it appears in multiple report categories.

A blank or unscorable credit report, or the absence of a credit score, is not automatically disqualifying. The landlord may request other reliable evidence of financial responsibility.

For an applicant using a housing subsidy, the landlord will not consider or inquire about the applicant's credit score, adverse credit events, or lack of a credit score, except where consideration is required by federal law.

5. Criminal History

The landlord evaluates legally permissible criminal-history information as a screening factor. The landlord will not consider an arrest record that did not result in a conviction, a sealed or expunged record, or other information that applicable law prohibits considering.

Except for the limited categories Colorado law permits the landlord to consider beyond five years, criminal-history consideration is limited to legally permissible convictions or deferred judgments occurring within the five years preceding the application date.

Legally permissible convictions or deferred judgment involving the serious conduct identified below create a substantial concern relating to resident or property safety and will ordinarily result in denial. Before making a final decision, the landlord will verify that the record is accurate and legally eligible for consideration and will conduct an individualized review considering:

- The nature and severity of the conduct.
- Its recency and relationship to resident or property safety.
- Completion of sentencing, supervision, or treatment.
- Whether the conduct was isolated or repeated.
- Evidence of rehabilitation or changed circumstances.
- The accuracy and completeness of the record.

When legally eligible for consideration, serious conduct that ordinarily creates a substantial concern relating to resident or property safety includes:

- Actual or attempted violence.
- Arson, burglary, serious theft, or substantial property destruction.
- Sexual offenses, stalking, homicide, or qualifying weapons offenses.
- Manufacture, distribution, or possession with intent to distribute controlled substances.

- Recent or repeated unlawful possession involving methamphetamine, fentanyl, heroin, cocaine, or a comparably dangerous controlled substance, particularly when accompanied by recurrence, incomplete sentencing or supervision, or other safety-related conduct.

An applicant may submit timely, reliable written information concerning the record's accuracy, disposition, surrounding circumstances, completion of sentencing, supervision or treatment, rehabilitation, recurrence, or other material changes. Approval despite a record involving the serious conduct identified above will generally require reliable, verifiable information demonstrating that the record is inaccurate or legally ineligible for consideration, or that mitigating and changed circumstances materially reduce the current concern relating to resident or property safety. A personal explanation may be insufficient when it conflicts with a reliable official record.

6. Occupancy

Occupancy is limited to two adults over 18 years old, subject to applicable housing, building, health, safety, and fair-housing laws.

All persons who will regularly occupy the property must be disclosed on the application and identified in the lease.

7. Smoking

Smoking or vaping tobacco, marijuana, or any other substance is prohibited inside the dwelling and in any enclosed common area.

Outdoor smoking or vaping is permitted only when smoke, vapor, or odor does not migrate into the dwelling or neighboring units and does not unreasonably interfere with residents. Smoking materials and cigarette butts must be safely and properly disposed of and may not be left anywhere on the property.

Every adult applicant must acknowledge and agree to comply with this policy and must ensure that occupants, guests, and invitees comply. An applicant's unwillingness or inability to comply may result in denial.

8. Animals

No animal may be kept at the property without prior written authorization, except as required by applicable law.

A maximum of **one approved dog or one approved cat** is permitted per dwelling.

Pet approval is based on the individual animal and may require:

- A meeting with the landlord's property representative.
- A recent photograph of the animal.
- The animal's name, age, breed or mix, sex, and approximate weight.
- Proof that the animal is spayed or neutered, unless a veterinarian documents a medical reason otherwise.
- Current vaccination records, including rabies vaccination where applicable.
- Current licensing or registration required by law.
- Veterinarian contact information.
- Confirmation that the animal is housebroken or litter trained.

Approved pets are subject to:

- A **$300 refundable pet deposit**.
- **$35 monthly pet rent**.
- Immediate removal of animal waste.
- No tethering or leaving the animal outside unattended.
- No excessive barking, meowing, aggressive behavior, property damage, or other nuisance conduct.
- Prior written approval before bringing any replacement, additional, visiting, fostered, or temporarily housed animal onto the property.

Approval of one animal does not authorize another animal.

Assistance animals are not pets. Requests for a reasonable accommodation involving an assistance animal will be evaluated separately under applicable fair-housing laws. Pet deposits, pet rent, pet-number limits, and ordinary pet-approval requirements will not automatically be applied to an approved assistance animal. HUD distinguishes qualifying assistance animals from pets for fair-housing purposes.

9. Screening Service and Application Cost

The landlord will conduct tenant screening and will attempt to access or verify identity, income, rental history, eviction records, credit information where legally permitted, criminal and other public records where legally permitted, and references. General factors in the rental decision include application completeness and accuracy, identity, income and ability to pay, rental and eviction history, credit and financial history where legally permitted, criminal history where legally permitted, occupancy limits, and agreement to material lease and property rules.

The landlord uses Avail as the application and tenant-screening service. The screening reports used by the landlord are provided by TransUnion and powered or processed by Asurint.

If the applicant does not provide a qualifying Portable Tenant Screening Report, **Avail will charge the applicant $55 directly for the screening reports selected.**

The landlord does not mark up the screening charge or retain any portion of a fee paid directly to Avail.

10. Portable Tenant Screening Report Notice

THE PROSPECTIVE TENANT HAS THE RIGHT TO PROVIDE TO THE LANDLORD A PORTABLE TENANT SCREENING REPORT, AS DEFINED IN SECTION 38-12-902 (2.5), COLORADO REVISED STATUTES.

IF THE PROSPECTIVE TENANT PROVIDES THE LANDLORD WITH A QUALIFYING PORTABLE TENANT SCREENING REPORT, THE LANDLORD IS PROHIBITED FROM CHARGING THE PROSPECTIVE TENANT A RENTAL APPLICATION FEE OR A FEE FOR THE LANDLORD TO ACCESS OR USE THE REPORT.

A Portable Tenant Screening Report may be required to:

- Have been completed within the previous 60 days.
- Have been prepared by a qualifying consumer reporting agency at the applicant's request.
- Contain the information required by Colorado law.
- Be available to the landlord at no cost.
- Be accompanied by the applicant's statement that no material information has changed since the report was prepared.

An applicant using a housing subsidy is not required to include credit history, a credit score, or adverse credit-event information in the Portable Tenant Screening Report.

11. Grounds for Possible Denial

An application will ordinarily be denied when one or more of the following lawful, documented grounds apply. Any required verification, reasonable opportunity to clarify or provide documentation, or individualized review will be completed before the decision:

- The required pre-screening or a separate application for each adult remains incomplete after a reasonable opportunity to complete it.
- Identity cannot be reasonably verified.
- Required income or ability to pay cannot be verified.
- Income does not satisfy the applicable two-times-rent standard.
- A knowingly material misrepresentation or omission, an unresolved material inconsistency, or materially unverifiable information remains after a reasonable opportunity to clarify or document it.
- Within the legally permitted seven-year period, rental or eviction history includes a final eviction judgment, judgment awarding possession of rental premises, writ of restitution, unpaid landlord-related debt, material or repeated lease violations, or substantial

property damage, subject to the official-record and individualized-review provisions described in Section 3.

- Legally permissible credit history shows an unresolved vehicle or other secured-debt repossession retaining a past-due or deficiency balance without qualifying documentation; aggregate legally reportable non-medical collection, charge-off, or past-due balances of $2,400 or more without qualifying documentation; or another unacceptable pattern of serious or recent unpaid obligations.
- After verification and the individualized review described in Section 5, legally permissible conviction or deferred-judgment information involving the identified serious conduct presents a substantial concern relating to resident or property safety. Such records will ordinarily result in denial unless reliable, verifiable information demonstrates that the record is inaccurate or legally ineligible for consideration or that mitigating and changed circumstances materially reduce the current concern.
- The applicant does not timely respond to a reasonable clarification or documentation request or refuses legally permitted verification without providing a qualifying Portable Tenant Screening Report.
- The proposed occupancy would violate a lawful occupancy limitation.
- The applicant will not agree to material terms of the lease or property rules, including the smoking and vaping policy.
- Another applicant has already entered into a binding rental agreement for the property.

Applicants will not be denied because of race, color, religion, sex, sexual orientation, gender identity, gender expression, marital status, familial status, national origin, ancestry, disability, veteran or military status, source of income, or any other status protected by applicable law.

When an application is denied, the applicant will receive written notice of the legally required reasons. When a consumer report influenced the decision, any required adverse-action notice will identify the consumer reporting agency and explain the applicant’s rights to obtain the report and dispute inaccurate information.

An applicant may provide reliable written explanations and supporting documentation by the stated deadline. The landlord will consider timely information but is not required to delay a decision indefinitely.

12. Approval and Lease Execution

Approval may be conditioned upon:

- Verification of all application information.
- Execution of the lease by the stated deadline.
- Payment of the security deposit and other lawful move-in amounts.
- Completion of any agreed-upon guarantor documentation.
- Compliance with all other disclosed rental requirements.

The property is not reserved until the lease has been fully executed and the required funds have been received.

Applicant Acknowledgment

I acknowledge that I received and reviewed these rental qualification and screening criteria before submitting an application or paying any screening charge. I understand that each adult applicant must complete the required pre-screening and a separate application, provide accurate and complete information, respond to reasonable verification requests by the stated deadline, and resolve material discrepancies when given a reasonable opportunity. I acknowledge and agree to comply with the smoking and vaping policy.

Applicant name: ______________________________________

Applicant signature: ___________________________________

Date: ______________________