

OLA KA `ILIMA ARTSPACE LOFTS

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Expanding the range of opportunities for all by developing, managing and promoting quality affordable housing and diverse communities since 1968.

Credit & Criminal Screening Criteria

- 1. Applicants must have positive verifiable rental history and be in good standing with all previous landlords within the past two years.
- 2. Applicants' past performance in meeting financial obligations, especially rent, will be considered in determining if there is an unreasonable risk that such applicant will not fulfill their rent obligations. Factors to be considered are as follows:
 - Applicants must have a consistent record of timely rent payment during the previous two years tenancy.
 - Applicants must have no more than a combined total of \$2,000 of derogatory/delinquent consumer debt (excluding medical accounts and student loans).
 - Applicants can have no history or pattern of delinquent consumer debts that exceed a combined total of \$2,000 over the last 5 years.
 - Applicants can have no reported unresolved rental judgements.
- 3. An applicant's background check that discloses any felony conviction that demonstrates the potential to cause harm to residents, clients, property or company may result in denial of housing.
- 4. Management shall reserve the right to deny housing in cases where the serious nature of an offense, the period of time since the offense, a history of repetitive criminal activity or other factors related to the criminal record of an applicant give reason to believe that admission of the applicant may adversely impact the health, safety, welfare or right to peaceful enjoyment of the premises of other tenants.
- 5. In all instances where unfavorable information would cause an applicant to fail specified screening criteria, best efforts will be made to obtain mitigating information from all available sources as is allowable by law.
- 6. On a case-by-case basis, consideration will be given to applicant's conduct and other factors that might indicate a reasonable probability of favorable future conduct.



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- 7. In some cases, an applicant and their household members who do not qualify under this policy might still be an acceptable risk due to extenuating circumstances. In these situations, the site manager may request a review of the application if they feel the applicant:
 - a. has provided evidence indicating the reason for the denial may be inaccurate, or
 - b. Can demonstrate they have positively changed their life since the event causing them to fail the screening criteria, or
 - c. Had extenuating circumstances that contributed to the event that caused them to fail the screening criteria.



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