

Thank you for your interest in Laurel Park Apartments. We offer spacious & affordable 1, 2 & 3 Bedroom apartment homes in St. Louis, MO! Each apartment features a fully-equipped eat-in kitchen with gorgeous oak cabinetry, elegant countertops, refrigerator, gas stove & dishwasher. You'll love the large open floor plan with ample closet space! Water, Sewer & Trash is included in the rent! We're pet friendly and we accept online payments and maintenance requests through our resident portal. For more information, visit us online at www.laurelparkmo.com

Laurel Park is a tax credit community. Our income limitations are as follows:

1 Person \$32,760

5 People \$50,520

2 People \$37,440

6 People \$54,240

3 People \$42,120

4 People \$46,740

Below we have provided a list of items you will need to bring with you for the application process. Please read the list carefully, so you can gather all the correct information. All documents must be originals; no photocopies are accepted. All applications must be filled in with black ink. All occupants age 18 years and older must be present at the time of application.

Fees (Rates, Fees and Deposits subject to change. SEPARATE THE MONEY ORDERS.)

\_\_\_\$35.00 Application Fee per Applicant 18 years and older

\_\_\_\$100.00 Holding Fee (One per Household)

Documents

Driver's License or State ID- For all residents over the age of 18.

Thank you in advance for gathering all the necessary information for the application process. We look forward to having you as a resident of Laurel Park Apartment Homes!

yourself.

-Laurel Park Management



## **Frequently Asked Questions**

## Who is eligible to live at Laurel Park Apartments?

Laurel Park Apartments is an income restricted community. Additionally, the following leasing requirements include:

- 1) 6 months of positive rental/ownership history. If eviction exists, must have 2 years of good rental/ownership.
- 2) No felonies, indictments, arraignments, or deferred adjudication / no misdemeanors involving drugs, minors, terrorism, or theft greater than \$500 within the last 7 years.
- 3) 6 months of continual job history with verifiable source of income equal to 2.5 times the monthly rent
- 4) 50% positive credit rating. No bankruptcies in the last 3 years
- 5) Valid Identification, including photo identification

## What floor plans are offered?

Laurel Park offers one, two and three-bedroom floor plans to fit your needs.

## What utilities are included in the rent charge?

Water, sewer and trash are included in your monthly rental charge.

## Is smoking allowed?

Smoking is allowed in the apartment homes.

#### What is the pet policy?

We welcome non-aggressive breed pets under 35 pounds at Laurel Park (1 pet per household). A pet deposit of \$250 is required, with \$100 of that deposit being non-refundable. The pet rent is \$25 per month.

## What services and amenities are offered?

Laurel Park Apartments offers our resident a laundry center, a playground, large open floor plans with eat-in kitchens, spacious closets and beautiful oak cabinetry. We also plan social activities for the community.

## How do I apply?

Call us at 314-868-8220 or email leasing@laurelparkmo.com and ask for an application or a tour!

# LEASING CRITERIA Laurel Park Apartments

This community utilizes a third-party service that conducts credit, rental history and criminal background investigations. Community management team members conduct all employer/income verifications. The investigation is conducted on all adult (18 years of age or older) occupants. The investigations are based on information provided by the applicant and information that may be retrieved from credit agencies, employers, previous landlords and Federal, State and Local agencies and other associated parties. In the event the application is rejected, the applicant will be notified verbally and in writing as to the reasons and the sources(s) of the information that resulted in the rejection. However, if the rejection is a result of the information provided by the applicant, we will only provide the results verbally unless the applicant makes a formal written request for information pertaining to the denial. In the case of roommates, information that we have obtained resulting in a rejection can only be released to the party whose investigation causes the rejection. A security deposit will be required from all applicants and multiple adult applicants will require additional application fees.

#### Criteria:

- 1. A minimum of 6-month rental or ownership history. History must consist of no more than 1 late payment or 1 lease violation during a 6-month period. If a debt is owed to another rental community within the past 2 years, the application will not be considered until adequate proof of satisfaction of that debt is provided. If renting from a Private Owner, applicant must provide a copy of a utility bill with the address and name of the applicant on the utility bill. Applicant(s) without rental or ownership history may be accepted with a security deposit equal to the monthly market rental rate for the apartment to be occupied. Evictions within the past 2 years will constitute an automatic denial of the application.
- No felony convictions, indictments, arraignments or deferred adjudications within the last 7 years. No misdemeanor criminal convictions, indictments, arraignments or deferred adjudications involving drugs, minors, arson, terrorism or theft (robbery & burglary) greater than \$500 within the last 7 years. Any felony conviction or misdemeanor conviction of a sex crime will result in automatic denial of application. Each applicant with criminal convictions will be assessed on a case by case basis. Crimes for which the applicant has been convicted and recent pending arrest will be considered. Assessment will evaluate how much time has elapsed since criminal conviction, age at time of conviction, seriousness of conviction and any rehabilitative actions and good conduct since conviction. The standards to approving or denying eligibility will be: 1) is applicant a detriment to the health or safety of the residents and community; 2) a source of danger to the peaceful occupation of other residents, 3) a source of danger or cause of damage to residents, personnel, property or the premises. The fact that we perform criminal background checks does not mean that our residents and occupants have no prior or current criminal histories. We cannot and do not guarantee that this community and its residents are free from crime. Verification of the accuracy of information supplied to or made available to us by applicants and credit reporting services is limited.
- 3. All applicants must provide one US government issued photo identification and one of the following: valid Social Security Number, Form I-94 Arrival-Departure Record with proper annotations; Temporary resident alien card verifying approved entry by US government (I-94W), I-551 Permanent Resident Card, Form I-668 Temporary Resident Card, or Form I-688A Employment Authorization Card. (A US government issued birth certificate in lieu of photo identification is acceptable for minor children.)
- 4. Employment history must be six months continual; may change jobs but must be continual employment or verifiable income source. Applicants receiving SS, SSI, pension, retirement or disability are excluded from this requirement, but must provide acceptable documentation to verify these benefits. (Verifiable income source includes check stubs, W2s, verification from employer or government entity. If self-employed, applicant must produce Tax Return with Schedule C, financial statements from business, or profit/loss statement with back up.)
- 5. At least 50% of accounts reported must be rated positively by the credit bureau (rating of 1, 2 or 3). Medical, student loans and 0 rated trades are excluded from the account history. The presence of utility collection accounts will require verification of balance paid in full before approval can be considered.
- 6. Minimum monthly verifiable gross income must be at least 2.5 times the monthly rental rate. Applicants receiving approved and verifiable rental assistance will require a minimum monthly gross income of 2 times the resident portion of rent. Maximum gross income, which includes all income sources, cannot exceed LIHTC schedule, which is based on household size.

#### Leasing Criteria - Page 2

SPECIAL NOTE: Any bankruptcy 25 - 84 months old must be discharged and ALL trades (minimum of 3) since bankruptcy must be rated positively by the credit bureau (rating of 1, 2 or 3) for the application to be considered.

Each applicant must satisfy all of the above criteria. No co-signers accepted. If applicant has no credit and/or rental history a deposit equal to one months' rent may be required.

## \*Maximum General Occupancy Standards\*

1 bedroom - 2 persons 2 bedroom - 4 persons 3 bedroom - 6 persons 4 bedroom - 8 persons

\*A child <u>under</u> the age of eighteen months and sleeping in the same bedroom as the child's parent, custodian, etc., is not calculated in the above occupancy standards. Residents with a child at eighteen month or older, at the time of occupancy or lease renewal will be required to transfer to a larger apartment upon a subsequent renewal if the above occupancy standards are exceeded.

**Equal Housing**: This community is an Equal Housing Opportunity Provider. We do business in accordance to the Federal Fair Housing Act and do not discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin. Please contact our Corporate Office Manager at 713-932-0005 if you feel our representative has not acted in accordance with this policy.

If you believe you are subject to protections under the Violence Against Women's Act (VAWA) or need to request a reasonable accommodation, please contact the manager for more information.

#### **ACKNOWLEDGEMENT**

I understand the policies contained herein and have received a copy of this document.				
Applicant	Date			
Applicant	Date			
Applicant	Date			
Applicant	 Date			

## **LAUREL PARK APARTMENTS**

**Rental Application** 

The information you provide below will be used to determine if your household is eligible under this community's leasing criteria. Please complete the ENTIRE form and do not leave any questions blank or unanswered. Write N/A if a particular question is not applicable. We thank you in advance for your cooperation.

Property Information (F	or Office U	se Only):					
Date Received:					Initial Certific	ation	
Unit #:		•			Recertificatio	n	
# of Bedrooms: Desired Move-In Date		•			Interim Other:		
Desired Move-III Date					Other.		
HOUSEHOLD COMPOSITION AND STUDENT STATUS  List all persons who will be living in your home. List all members you anticipate to live with you at least 50% of the time in the next 12 months and include							
anyone who is not currently a househ					time in the next	12 months and	a include
	Relationship	·					
<b>Household Members</b> Full Name (first and last)	to Head S=Spouse O=Other Adult C=Minor Child F=Foster Adult/Child L=Live In Attendant	Date of Birth	Marital Status M=Married D=Divorced SP=Separate d S=Single W=Widowed	Social Security Number	Driver's License Number	Student Y or N	*If "yes" Part-time (PT) or Full-time (FT)
ruii Name (ilist and last)		Date of Birtin	vv=vvidowed	Number	Number	1 OI IN	(F1)
	HEAD						
*For <u>each</u> household member listed above-List this member as a full-time student if he/she has attended school in the last 12 months, is currently attending, OR plans to attend school in the next 12 months. (The educational institution defines student status.) Please include all school-ago children, even if home-schooled.							
Contact Information							
Home Phone			<u>-</u>	Email address:			
Cell Phone-1			-				
Cell Phone -2			-				
Is every household member	er listed above	a full-time (FT)	student?			Yes	No
•		` ,					$\sim$
2. Will your household be rec	eiving rental as	ssistance?				$\bigcirc$	$\bigcirc$
Do you expect any changes in the household in the next 12 months?  If yes, please describe change and date expected				_	$\bigcirc$		
4. If you are divorced or separated, please provide date effective:							
5. Is each household member a U.S. Citizen? If no, does everyone have an eligible immigration status?							
6. Will you have at least 50% physical custody of all minor members in household?				Ö	$\tilde{\bigcirc}$		

## **EMPLOYMENT INFORMATION**

Company Name:					
Address:  City/State/Zip: Phone: Fax: Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months?  Monthly Gross Wage: \$ Supervisor:  Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months?  Monthly Gross Wage: \$ No  Additional Employment Information: Name:  Company Name: Address: City/State/Zip: Phone: Fax: Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months?  Monthly Gross Wage: \$ Supervisor:  Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months?  Yes No  If Yes, list all that apply and expected amount?  Current Employment Information: Name:  Company Name: Address: City/State/Zip: Date of Hire: City/State/Zip: Monthly Gross Wage: \$ Supervisor: Supervisor: Supervisor: Supervisor:					
City/State/Zip:					
Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months?    Additional Employment Information: Name:    Company Name:					
Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months?    Additional Employment Information: Name:    Company Name:					
If Yes, list all that apply and expected amount?    Additional Employment Information: Name:   Company Name:					
Additional Employment Information: Name:    Company Name:					
Company Name: Position:  Address:					
Address:					
City/State/Zip: Monthly Gross Wage: \$ Phone: Fax: Supervisor:  Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months? Yes No  If Yes, list all that apply and expected amount?  Current Employment Information: Name: Position:  Company Name: Position:  Address: Date of Hire:  City/State/Zip: Monthly Gross Wage: \$ Phone: Fax: Supervisor:					
Phone: Fax: Supervisor:  Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months? Yes No No					
Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months?    Yes   No					
Current Employment Information: Name:    Company Name:					
Current Employment Information: Name:       Company Name:     Position:       Address:     Date of Hire:       City/State/Zip:     Monthly Gross Wage: \$       Phone:     Fax:     Supervisor:					
Company Name: Position:  Address: Date of Hire:  City/State/Zip: Monthly Gross Wage: \$  Phone: Fax: Supervisor:					
Company Name: Position:  Address: Date of Hire:  City/State/Zip: Monthly Gross Wage: \$  Phone: Fax: Supervisor:					
Address: Date of Hire: Monthly Gross Wage: \$  Phone: Fax: Supervisor:					
City/State/Zip: Monthly Gross Wage: \$  Phone: Fax: Supervisor:					
Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months? Yes ( ) No (					
Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months?  Yes No					
If Yes, list all that apply and expected amount?					
OTHER INCOME INFORMATION					
Identify each source of income currently					
received or anticipated to be received in the Head of Monthly Gross					
next 12 Months. (Y=Yes, N=No) Household Income					
1. Employed Y N Y N Y N \$					
2. Self-Employed Y N Y N S \$					
3. Unemployment Compensation Y N Y N Y N S					
4.Social Security/SSI/SS Disability Y N N Y N N \$					
5. Disability/Worker's Compensation Y N Y N Y N S					
6. Severance Pay Y N Y N S					
7. VA Benefits Y N Y N Y N \$					
8. Pension/Annuity Y N N Y N N \$					
9. Military Pay Y N Y N S					
10. AFDC/TANF YONO YONO \$					
11. Child Support/Alimony Y N Y N S					
11. Child Support/Alimony  Y  N  Y  N  Y  N  \$  12. Recurring Gift/Contribution  Y  N  Y  N  Y  N  Y  N  Y  N  S  *					
11. Child Support/Alimony  Y  N  Y  N  Y  N  \$  12. Recurring Gift/Contribution  Y  N  Y  N  Y  N  Y  N  S  13. Rental Income  Y  N  Y  N  Y  N  Y  N  Y  N  Y  N  Y  N  Y  N  Y  N  S					
11. Child Support/Alimony Y N Y N Y N S   12. Recurring Gift/Contribution Y N Y N Y N S   13. Rental Income Y N Y N Y N Y N S   14. Adoption Assistance Y N Y N Y N Y N Y N S					
11. Child Support/Alimony         Y N Y N Y N S           12. Recurring Gift/Contribution         Y N Y N Y N S           13. Rental Income         Y N Y N Y N Y N S           14. Adoption Assistance         Y N Y N Y N Y N S					

ASSET INFORMATION					
List all assets for each			Financial	Annual	
Household Member	Household		Institution	Interest/Earnings	Asset Value
1. Checking	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
2. Savings	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
3. Pre-Paid Debit	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
4.Cash On Hand	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
5. Stocks/Mutual Funds	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
6. CD/Money Markets	$Y \bigcirc N \bigcirc$	Y N		\$	\$
7. Treasury Bill	$Y \bigcirc N \bigcirc$	$\mathbf{Y} \bigcirc \mathbf{N} \bigcirc$		\$	\$
8. Bonds	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
9. IRA/KEOGH	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
10. 401K/401(b)	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
11. Pension/Annuity	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
12. Whole Life Insurance	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
13. Land Contract/Deed of Trust	$Y \bigcirc N \bigcirc$	Y N		\$	\$
14. Real Estate	$Y \bigcirc N \bigcirc$	Y N		\$	\$
15. Safe Deposit Box	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
16. Personal Property as Investment	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
17. Trust	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
18. Lump Sum Receipts	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
19. Other	$Y \bigcirc N \bigcirc$	Y N		\$	\$
2. In the past two (2) years, have you or anyone in your household sold or gifted assets for less than than fair market value?  If yes, complete the following:  Asset Disposed:  Date Disposed:  Amount Disposed:  Marital Separation/Divorce Y  N  Marital Separation/Divorce Y  N  Marital Separation/Divorce Y					
3. Have you given any gifts of money totaling more than \$1,000 in the past two (2) years?  Y N					
If yes, complete the following:  Gifted to:  Amount Gifted:  Date:					
Residential History Please provide 2 years of rental/housing history					
Current Address:					
City/State/Zip:					
Landlord Name/Mortgage :					
Phone:			Reason for Leaving:		
Date Moved In:					
Rent/Mortgage:				Rent O	Own O
Previous Address:					
City/State/Zip:					
Landlord Name/Mortgage :					
Date Moved In:  Rent/Mortgage: \$ Date Moved Out  Rent Own					

Have you ever been evicted from tenance     If yes, please list date:	y, broken a lease,	or sued for rent?		Yes	No
Have you ever filed for bankruptcy?     If yes, is bankrupcy discharged?	Y	Date Discharged:		$\bigcirc$	$\bigcirc$
3. Has any household member plead guilty court-ordered supervision, or pre-trial div			eanor assault?	$\bigcirc$	$\bigcirc$
Do you own any pets that would be movin     If yes, please list types:	ng with you into th	e community?		$\bigcirc$	$\bigcirc$
Other Information					
Type of Vehicle:		License Plate #			
Make/Model:		Year	Color_		
Type of Vehicle:		License Plate #			
Make/Model:		Year	Color_		
Emergency Contact In case of eme	rgency, notify				
Name:		Phone #1			
Name:         Phone #1           Address:         Phone #2					
CERTIFICATION OF ACCURACY AND CO	MPLETENESS				
I/We certify that all information provided in understand that this information will be use advised and understand residency at this qualification. I agree that in addition to e certifying the information contained herein understand and agree that the owner/man through credit bureau, criminal checks, incompresefully falsifies, misrepresents or wi incomplete information on this application we	d to verify income community require execution of a Le and that such agement agent wome and landlore thholds informatic	e eligibility for community which es certain income restrictions ase Agreement, I will execute certification will be made uncill use this information to inved verification. I/We further uncon related to program eligibility	n I/We applied. and that reside a Tenant Inc ler penalty of p stigate my/our derstand that a	I/We had a sency is some Ce perjury. credit was not applicate.	ave been subject to ertification I further vorthiness cant who
Furthermore, if such misrepresentation or of subject to eviction or punishable by law.	mission is discove	red after tenancy has begun, I/	we understand	that we	may be
Head of Household	- <u>-</u>	Date			
Applicant		Date			
Applicant	_ <u> </u>	Date			

## APPLICATION SUPPLEMENT

	addition to the completed application additional docur application. Please contact our leasing office if you	
	Application Fee \$ Dep	oosit \$
	Completed <b>Application</b> for each person over the be accepted for each married couple. (Black In employment, rental history, etc. must be listed or	k Only) All contact numbers for
	Valid <b>ID</b> , <b>Birth Certificate &amp; Social Security (</b> each household member as noted on the Leasing	
	<ul> <li>Verification of Income received or anticipated to</li> <li>Current Award letter of all unearned income Security, SSI, SSD, Pension, Retirement</li> <li>Verification of earned income for all persons stubs; 7 consecutive if paid bi-monthly or</li> <li>Child support and/or Alimony document orders for payment and child support case</li> <li>If self-employed; copy of last year's functional attached</li> <li>Verification of any other income such income, regular recurring withdrawal from</li> </ul>	ons 18 years of age or older. Check bi-weekly, 13 if paid weekly tation; divorce papers and court e number for each child all tax return with all schedules as monetary gifts, trust, rental
	<b>Verification Assets</b> for each household member equal \$5,000 or more	er; if combined asset cash value
	Verification of Assets for each household mem of household assets	ber regardless of combined value
	<ul> <li>Asset Verification</li> <li>6 months consecutive checking account see</li> <li>Current savings statement</li> <li>Copy of pre-paid debit card and current A</li> <li>Most recent statement for 401K, stocks, be CDs, IRA, annuities and any other retiren</li> <li>Verification of all real property; home, late</li> </ul>	TM receipt of balance onds, whole Life Insurance policy, nent or investment accounts.
reside	Previous Year <b>Federal Tax Return</b> for each idents)	adult household member (NY
	<b>Student</b> household members age 18 or older; proschool	ovide current class schedule from
	Other:	

Additional information may be requested in order to complete the application process

## **TENANT RELEASE AND CONSENT**

I/We		_, the undersigned hereby authorize all
assets for purposes of verifying in	ries listed below to release information formation on my/our apartment rental owner/manager of the apartment comm	application. I/We authorize release of
INFORMATION COVERED		
inquiries that may be requested in income, assets, medical or child car	clude, but are not limited to: personare allowances. I/We understand that thi	ne/us may be needed. Verifications and al identity, student status, employment, s authorization cannot be used to obtain continued participation as a Qualified
GROUPS OR INDIVIDUALS TI	HAT MAY BE ASKED	
The groups or individua limited to:	lls that may be asked to release the a	above information include, but are not
Past and Present Employers Support and Alimony Providers Educational Institutions Banks and other Financial Institutions	Welfare Agencies State Unemployment Agencies Social Security Administration Previous Landlords (including Public Housing Agencies)	Veterans Administrations Retirement Systems Medical and Child Care Providers
CONDITIONS		
original of this authorization is on		ed for the purposes stated above. The and one month from the date signed. Formation that is incorrect.
SIGNATURES		
Applicant/Resident	(Print Name)	Date
Co Applicant/Resident	(Print Name)	Date
Adult Member	(Print Name)	Date
Adult Member	(Print Name)	Date
Laurel Park Apartments		(314) 868-8220

NOTE: THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN. IF A COPY OF A TAX RETURN IS NEEDED, IRS FORM 4506, "REQUEST FOR COPY OF A TAX FORM" MUST BE PREPARED AND SIGNED SEPERATELY.

Contact

Phone

Apartment Name