



The Willows of Ham Lake, 845 Bunker Lake Blvd. NE, Ham Lake, MN 55304
Phone: 763-755-2669, Fax: 763-755-2988

Statement of Rental Policy

All persons are free at any time to apply for residency; however, in order to reside at **The Willows of Ham Lake** in our community we **require** that **each applicant meet our rental criteria**. Before you fill out our Rental Application, you must review, sign and date the following criteria. Note that the term **“Applicant”** provided below **applies to all residents to be identified on the Residential Lease**. Nothing contained in these criteria shall constitute a guarantee or representation by **The Willows of Ham Lake** prior to these criteria going into effect. Our ability to verify whether these criteria have been met is limited to the information we receive from the resident credit reporting service used. **If all applicants do not meet all criteria, an application will not be approved.**

All applications are subject to approval by Great Lakes Management, the property management company, and will be based on the following criteria:

1. This community requires the Head of Household or Co-Head of Household to be 55 years of age or older, verifiable with application. Applicant(s) must **have a photo ID**. Persons under the age of 18 are not allowed to reside at the community.
2. **Occupancy guidelines:** The occupancy standard 1-bedroom apartment is 2 persons. The occupancy standard for a 1-bedroom plus den apartment is 3 persons. The occupancy standard for a 2-bedroom apartment is 4 persons.
3. **Deposits and Application Fees:** An application must be completed when placing a deposit on an apartment. Additionally, a **\$25 non-refundable application fee** is required for the processing of criminal, credit, employment and rental background checks. **An out of Minnesota background check is \$35 non-refundable application fee**. The pre-lease deposit and application fee must be paid in two separate checks and the checks must either be from the applicant’s checking account or be paid by money order. Only pre-printed checks will be accepted. If an applicant should require a Guarantor, a \$25 non-refundable application fee is required to process the Guarantor application. (\$35.00 if out of state.)

If an application is not approved or canceled within 24 hours of approval, the pre-lease deposit will be refunded to you. If an application is rejected for any reason not listed on this Statement of Rental Policy, you are entitled to a refund of the application fee within one (1) business day.

Please choose one of the following options of return:

- By mail to:* _____
- Destroy checks or money orders*
- Hold for 24 hours for retrieval by Applicant*

4. **Income Requirements:** Gross Monthly Income must be two times the monthly rent amount. If the applicant does not meet this guideline, Management may look at other compensating factors in the approval process.
5. **Residential History:** Applicants must provide current and previous verifiable residential history with a rental housing community and must have been a leaseholder. An application will not be approved if there is an outstanding balance due to a rental housing community or mortgage company. Should an applicant have a balance or failed to fulfill a lease agreement with another housing rental company, the applicant will need to provide a **written statement from the rental, management, or mortgage company that the balance has been paid**. Additionally, all applicants must have an acceptable rental history with **no prior history of default in lease obligations or community policies**. If we are unable to verify your previous landlords and/or references, we reserve the right to deny the application.

The following information must be able to be verified:

- (a) Length of residency, (c) Adherence to community policy
- (b) Consistent and timely payments (d) Proper notice given

Unlawful Detainer(s) or eviction(s) filed in the last three years will be reason(s) for immediate denial of an application. Any Unlawful detainers or evictions filed for the two years prior to this must be satisfied in full with proof thereof.

6. **Credit and Criminal Background Check:**

- a. Applicants will need a **credit risk score of 600 points or more**. Applicants with credit scores below 600 may be considered. Co-signers or additional deposits may be required.
- b. Any collection or judgement must have a zero (\$0) balance or written payment arrangement(s).
- c. In case of bankruptcy all adverse credit ratings must be included in the bankruptcy.
- d. A criminal background check will be conducted and must be able to be completed on each applicant. The inability to obtain a complete criminal background check, any felony or gross misdemeanor charge(s)and/or conviction(s) may be grounds for the immediate denial of an application. Management reserves the right to reject an applicant who has an incomplete background check or who has a criminal history including, but not limited to, crimes against person or property, crimes involving drugs, weapons, dishonesty, or prostitution, any felonies, gross misdemeanors, and misdemeanors involving violence. Management reserves the right to approve or deny an application that reports a gross misdemeanor or higher conviction if there have not been any additional convictions in the last 20 years.

7. **Business Relationship:** The relationship between a landlord and tenant is a business relationship. A courteous and businesslike attitude is required from both parties. We reserve the right to refuse rental to anyone who is verbally abusive, swears, is disrespectful, makes threats, has been drinking or is otherwise under the influence of some substance, is argumentative, or in general displays an attitude at the time of the unit showing and application process that causes management to believe we would not have a positive business relationship.

8. **Other Reasons for Denial:** While this Statement of Rental Policy lists the primary standards required for tenancy, it does not and cannot list all of the reasons why an Applicant may be denied at this community.

Note: Should questions arise regarding information received from your credit report, contact:

Rental History Reports (RHR)
701 5th Street South, Hopkins, MN 55343 (952) 545-3953

Lease Signings: All leaseholders must be physically present for lease signing and physically able to sign the lease, unless otherwise approved by Management. No personal belongings will be permitted in an apartment prior to move in.

Great Lakes Management, as managing agent, is fully committed to equal housing opportunity. We do not discriminate against anyone on the basis of race, color, creed, religion, gender, disability, familial status, national origin, affection preference, marital status or receipt of public assistance.

Great Lakes Management and The Willows of Ham Lake adhere to the Fair Housing Law (Title VIII of the Civil Rights Acts of 1968 as amended by the Housing and Community Development Act of 1974 and the Fair Housing Amendment of 1988) which stipulates that it is illegal to discriminate against any person in housing practices because of race, color, creed, religion, gender, national origin, disability, familial status, affectional preference, marital status or receipt of public assistance.

“THIS IS AN EQUAL HOUSING OPPORTUNITY COMMUNITY.”

I have read and understand the rental policies of this community and hereby authorize Great Lakes Management Company, the landlord of The Willows of Ham Lake, to conduct all credit and background checks they deem necessary or advisable to determine my eligibility for residency at the property.

Applicant Signature and Date

Applicant Name (Printed)