



## Below Market Rent Qualification Guidelines

Charter Oak Communities complies with the Federal Fair Housing Act. Charter Oak Communities does not discriminate based on race, color, religion, national origin, sex, familial status or disability, or any other basis protected by applicable state, Federal or local fair housing laws.

### Rental Criteria:

- Each person that will occupy the apartment who is 18 years old or older must sign the application and sign the lease. Each applicant that is 18 years of age or older, and not a full-time student who can be claimed as a dependent on the primary applicant's tax return, will be qualified by Charter Oak Communities in accordance with these qualification standards.
  - Each application is evaluated with a scoring method that weighs the indicators of future rent payment performance. The score is based on statistical analysis of prior renters' indicators and subsequent payment performance. Based on the score, we may choose to accept or decline an applicant, or seek additional requirements for approving the lease. These additional requirements include an increased deposit or a Guarantor.
  - A fee of \$75 per adult applicant will be due prior to processing any application.
- Verification of identity is required; the following documents may be used to verify identity for all household members:
  - Birth Certificates
  - Social Security Cards
  - Any eligible immigration documentation
  - Permanent Resident Card
  - Temporary Resident Card
  - Employment Authorization Card
  - Driver's License or State issued ID
- The household gross annual income and all assets must be verifiable and accompanied by the following documentation for all household members over the age of eighteen (18). All documents will be retained in the lease file.
  - Proof of income from any of the following:
    - 6 consecutive pay stubs from all jobs or unemployment benefit verification
    - Social Security Income or Supplemental Security Income
    - State cash assistance
    - Self-Employment/Business Income
    - Inheritances, lottery winnings, capital gains, any other lump sum amounts
    - Alimony awarded and/or child support
  - Verification of the previous year's income through the following documentation:
    - Tax returns & W-2's and/or 1099's
  - Last six (6) months of bank account statements or statement of account for any/all accounts:
    - Checking accounts
    - Savings accounts
    - Pensions, 403B or 401K accounts
    - IRAs, Keogh Plans and/or retirement accounts
    - Mutual Funds
    - Trust accounts



- Stocks
- Bonds
- Treasury Bills
- Certificate of Deposits
- Money Market Accounts
- Life insurance policies
- Equity from real estate; rental income
- Personal property held as investments (i.e. jewelry, antiques, collections, etc.)

- Applicants must have a verifiable rental/mortgage history. Guarantors/co-signers cannot be a substitute for this requirement.
- Applicants must have a favorable credit history.
- Any applicants who have been determined to have criminal conviction or current indictment for possession, sale, manufacture or distribution of controlled substances, prostitution, theft, burglary, felony, fraud, or for any crimes involving firearms, weapons, or crimes against persons or property will be denied residency and occupancy. Guarantors/co-signers cannot be a substitute for this requirement.
- To be eligible to rent a below market rent (BMR) apartment, the applicant’s total gross annual household income (including rental assistance) must be within the \*income guidelines listed below:

<b>Family Size</b>	<b>Minimum Income</b>	<b>Maximum Income</b>	<b>Apartment Price</b>
<b>1</b>	\$38,040	\$63,315	Studio Bedroom – \$1,268
	\$44,820	\$63,315	1 Bedroom – \$1,494
<b>2</b>	\$44,820	\$72,360	1 Bedroom – \$1,494
	\$53,400	\$72,360	2 Bedroom – \$1,780
<b>3</b>	\$53,400	\$81,405	2 Bedroom – \$1,780
	\$60,810	\$81,405	3 Bedroom – \$2,027
<b>4</b>	\$53,400	\$90,450	2 Bedroom – \$1,780
	\$60,810	\$90,450	3 Bedroom – \$2,027
<b>5</b>	\$60,810	\$97,686	3 Bedroom – \$2,027
<b>6</b>	\$60,810	\$104,922	3 Bedroom – \$2,027

*\*Income guidelines subject to change based on apartment size selected and number of household members. Rent and income limits are based on the Stamford Median Income published by the Department of Housing and Urban Development.*

- Any applicants with rental assistance subsidy, such as Section 8 or the state RAP program, are exempt from the household income requirement stated above and will be determined “income eligible” as long as the prospective tenant’s rental subsidy plus any additional income they may have is sufficient to meet the rent and any utility obligations of tenancy.



- This BMR application is for the BMR apartments within the Allure at Harbor Point, Escape and NV @ Harbor Point communities. You must select which community you are applying for. You may select all communities if you choose, fees apply. Applications will be accepted on a “first come-first serve” basis with a priority for any/all applicable preferences.
  - Existing BMR residents may not apply to Allure Harbor Point or Escape Harbor Point unless there has been a change in your eligibility status, such as a change in your family size.
  - If you refuse the apartment assigned to you, you will be placed at the bottom of our waiting list. BMR apartments can only be refused once, when called again if you refuse, you will be removed from our waiting list.
- If you qualify for the BMR program, you will be added to our waiting list.
  - Please note that apartment homes included in our BMR program are not deemed “emergency housing” or “subsidized housing”.
  - Apartments will be assigned on a first come first served basis with a priority for any/all applicable preferences.
  - We will notify you only when a unit is available, and you are the next person on the list.
- Completed applications with supporting documentation must be hand-delivered or mailed to our office located at 22 Clinton Avenue, Stamford, CT 06901. Completed applications may also be emailed to [Applications@CharterOakCommunities.org](mailto:Applications@CharterOakCommunities.org).
- The term “Household” refers to all persons intending to live in the apartment, whether they are related by blood, marriage or otherwise. Information about all persons intending to reside in the apartment is required.
- For timely process of your application, all required information must be provided at the time of initial application. Incomplete applications and/or those with missing documents will result in process delays and potential disqualification.



# Application for Apartment Home Rental

Note: This ENTIRE application must be filled out or it may not be considered for acceptance. Please read the qualifications prior to completing application. All applicants over 18 years of age must sign the application.

This application is for apartments located at the communities listed below. Please select the community you wish to apply for. (All communities may be selected. A \$75 per adult application fee is required for each community.)

\*Escape Harbor Point  
880 Pacific Street  
Stamford, CT 06902  
1-2 bedrooms

\*Allure Harbor Point  
850 Pacific Street  
Stamford, CT 06902  
0-3 bedrooms

NV @ Harbor Point  
100 Commons Park North  
Stamford, CT 06902  
1-2 bedrooms

Please select bedroom size requested:  Studio  1 BR  2 BR  3 BR

\*Existing BMR residents may not apply to Allure Harbor Point and Escape Harbor Point unless there has been a change in your eligibility status, such as a change in your family size.

Do you currently resident in a BMR unit?  Yes  No If yes, have you experienced a change in your family size?  Yes  No

**Preferences by Community.** Applicants must select which preference they qualify for and provide supporting documentation to verify preference claim. Preferences are verified during application submission and unit offer.

- Escape at Harbor Point** – Preference shall be granted for those working or already living in the South End of Stamford.  
 **Allure at Harbor Point** – Preference shall be granted for those working or already living in the South End of Stamford.  
 **NV @ Harbor Point** – Preference shall be granted to those that currently reside in the South End of Stamford.

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Sr., Jr., \_\_\_\_\_

Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

Driver's License #: \_\_\_\_\_ State of Issue: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Email address: \_\_\_\_\_ Preferred Phone #: \_\_\_\_\_

**Total # of Applicants:** \_\_\_\_\_ Please list all household members. Add additional family members to end of application.

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Sex: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ SSN: \_\_\_\_-\_\_\_\_-\_\_\_\_

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Sex: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ SSN: \_\_\_\_-\_\_\_\_-\_\_\_\_

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Sex: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ SSN: \_\_\_\_-\_\_\_\_-\_\_\_\_

## HOUSING INFORMATION: Please provide 5 years of address history

**Present Address:** \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

How long have you lived there? \_\_\_\_\_ Rent: \$ \_\_\_\_\_ Landlord (Co. or person): \_\_\_\_\_

Landlord's Phone: \_\_\_\_\_ Landlord's Fax: \_\_\_\_\_

Reason for moving: \_\_\_\_\_

**Previous Address:** \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

How long have you lived there? \_\_\_\_\_ Rent: \$ \_\_\_\_\_ Landlord (Co. or person): \_\_\_\_\_

Landlord's Phone: \_\_\_\_\_ Landlord's Fax: \_\_\_\_\_

Reason for moving? \_\_\_\_\_

## EMPLOYMENT INFORMATION: Please provide at least 6 month of employment history

Applicant: \_\_\_\_\_ Present Employer: \_\_\_\_\_ Position: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Start Date: \_\_\_\_\_ Supervisor: \_\_\_\_\_ Supervisor/ HR Phone #: \_\_\_\_\_

Annual Income: \_\_\_\_\_ Pay Frequency: Weekly  Bi-Weekly  Monthly  Semi-Monthly



**Please Include Other Employment Income, if Applicable, at End of Application**

**OTHER INCOME:**

Applicant: \_\_\_\_\_ Source of Income: \_\_\_\_\_

Frequency and Amount:  Weekly \_\_\_\_\_  Bi-Weekly \_\_\_\_\_  Monthly \_\_\_\_\_  Semi-Monthly \_\_\_\_\_

**Please Include Other Income, if Applicable, at End of Application**

**ASSET INFORMATION:** *Please provide asset information for all occupants.*

Asset Description	Applicant	Financial Institution	Account Balance
Savings Account			
Checking Account			
Retirement Account			
Other			

**Please Include Other Assets, if Applicable, at End of Application**

**VEHICLE INFORMATION:**

Vehicle/Recreational #1 (Make, Model, and Year): \_\_\_\_\_

License Plate #1: \_\_\_\_\_ State: \_\_\_\_\_ Color: \_\_\_\_\_

Vehicle/Recreational #2 (Make, Model, and Year): \_\_\_\_\_

License Plate #2: \_\_\_\_\_ State: \_\_\_\_\_ Color: \_\_\_\_\_

**PET INFORMATION:** *Maximum of two pets per apartment. A current dog license is required as well as a photo of the pet(s).*

INITIALS  I have received a list of restricted breeds and confirm that the pets listed below are not a match (or mix/partial breed) to any of the restricted breeds.

Pet #1 Type: \_\_\_\_\_ Breed: \_\_\_\_\_ Weight (lbs): \_\_\_\_\_ Name: \_\_\_\_\_

Pet #2 Type: \_\_\_\_\_ Breed: \_\_\_\_\_ Weight (lbs): \_\_\_\_\_ Name: \_\_\_\_\_

Do you prefer a smoke free unit? Yes:  No

**EMERGENCY CONTACT INFORMATION:**

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Contact #: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Allow Permission to Enter authorization: Yes:  No

**IDENTIFICATION INFORMATION:** *The following information is required for statistical and reporting requirements only.*

Ethnicity:  Hispanic  Non-Hispanic

Race:  White  Black  American Indian/Alaskan  Asian  Pacific Islander  Other

**ADDITIONAL INCOME/ASSET INFORMATION:** Please provide additional income/asset information

**EMPLOYMENT INFORMATION:** *Please provide at least 6 month of employment history*

Applicant: \_\_\_\_\_ Present Employer: \_\_\_\_\_ Position: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Start Date: \_\_\_\_\_ Supervisor: \_\_\_\_\_ Supervisor/ HR Phone #: \_\_\_\_\_

Annual Income: \_\_\_\_\_ Pay Frequency: Weekly  Bi-Weekly  Monthly  Semi-Monthly



**OTHER INCOME:**

Applicant: \_\_\_\_\_ Source of Income: \_\_\_\_\_

Frequency and Amount:  Weekly \_\_\_\_\_  Bi-Weekly \_\_\_\_\_  Monthly \_\_\_\_\_  Semi-Monthly \_\_\_\_\_

**ASSET INFORMATION:** Please provide asset information for all occupants.

Asset Description	Applicant	Financial Institution	Account Balance
Savings Account			
Checking Account			
Retirement Account			
Other			

Please provide an explanation of any other income/asset information for all occupants that has not been listed anywhere else on this application:

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CHARTER OAK COMMUNITIES RESERVES THE RIGHT NOT TO LEASE TO ANY INDIVIDUAL WHO HAS BEEN EVICTED, BROKEN A PRIOR LEASE, DECLARED BANKRUPTCY, BEEN SUED FOR NON-PAYMENT OF RENT OR DAMAGE TO RENTAL PROPERTY, CONVICTED OF CERTAIN CRIMES, ARRESTED FOR CERTAIN CRIMES WHERE A TRIAL IS PENDING, OR WHO IS LISTED BY THE FBI AS A FUGITIVE OR A TERRORIST. TO DETERMINE APPLICANT'S ELIGIBILITY, PLEASE ANSWER THE FOLLOWING QUESTIONS:

HAS ANY APPLICANT EVER BEEN EVICTED OR ASKED TO MOVE OUT? YES \_\_\_ NO \_\_\_ BROKEN A RENTAL AGREEMENT OR LEASE? YES \_\_\_ NO \_\_\_ DECLARED BANKRUPTCY? YES \_\_\_ NO \_\_\_ BEEN SUED FOR NON-PAYMENT OF RENT OR FOR DAMAGE TO RENTAL PROPERTY? YES \_\_\_ NO \_\_\_

HAS ANY APPLICANT EVER BEEN CONVICTED OF A FELONY, ANY CRIME INVOLVING VIOLENCE, ANY CRIME INVOLVING DRUGS, DAMAGE TO PROPERTY, OR A SEXUAL OFFENSE? YES \_\_\_ NO \_\_\_ BEEN ARRESTED FOR ANY OF THE FOREGOING OFFENSES WHERE A TRIAL IS PENDING? YES \_\_\_ NO \_\_\_ IF "YES" IS MARKED FOR ANY RESPONSE, PLEASE PROVIDE FURTHER DETAILS ON THE REVERSE SIDE OF THIS APPLICATION (E.G., DATE OF CONVICTION AND TYPE OF OFFENSE). FURTHER INFORMATION MAY BE REQUIRED TO DETERMINE ELIGIBILITY FOR A RENTAL.

By submitting this application, I agree to enter into a lease agreement for a BMR apartment within the Allure at Harbor Point, Harbor Landing Apartments or NV@Harbor Point community for the apartment home under the terms specified in this application. I understand that this application for an apartment is subject to acceptance or denial.

I hereby state that the information set for above is true and complete and authorize verification of the information and references given including the investigation of a professional credit check, arrest/convictions record and background check for all applicants. Should any statement made above be a misrepresentation or untrue, the application for occupancy will be denied and the application fee will be retained to off-set expenses related to application processing.

I have submitted the sum of \$\_\_\_\_\_ which is a **non-refundable application fee** for a credit check and other processing costs of this application. This sum is not a rental payment or security deposit and will be retained by Charter Oak Communities to cover the costs of processing the application whether my application is accepted or declined.

I have also submitted a **Holding Deposit** in the amount of \$\_\_\_\_\_, which will be treated as follows:

- If I am not accepted as a resident, or if I cancel this application by written Termination Notice delivered during regular business hours to a Charter Oak Communities representative at the leasing office within 24 hours of the date of this Application (or during the next business day if the leasing office is closed), I will receive 100% of the Holding Deposit back.
- If I cancel after 24 hours, I will forfeit 100% of the Holding Deposit, which will be applied to a "Reservation Fee" in an amount equal to the greater of the Holding Deposit or the product of (i) the number of days from the date of this Application until we received the Termination Notice; multiplied by (ii) the base rent that would have been payable by you under the Lease for the Apartment Home (calculated on a per diem basis). After our receipt of the Termination Notice we will calculate the Reservation Fee, and if the Reservation Fee exceeds the amount of the Holding Deposit you will owe us the difference.
- If I do not cancel this application, the Holding Deposit will be applied to the Lease deposit.



I hereby consent to allow Prime Real Estate Services, LLC, through its designated agent and its employees, to obtain and verify my credit information and criminal background check for determining whether to lease an apartment to me. I understand that should I lease an apartment, Prime Real Estate Services, LLC and its agent shall have the continuing right to review my credit information, criminal background information, rental application, payment history and occupancy history for account review purposes and for improving application review methods.

**APPLICANT SIGNATURE:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**APPLICANT SIGNATURE:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**APPLICANT SIGNATURE:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**APPLICANT SIGNATURE:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**LEASING SPECIALIST:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**FOR OFFICE USE ONLY**

Approved/Declined By: \_\_\_\_\_ Date: \_\_\_\_\_

ID Verification Type: \_\_\_\_\_ Exp. Date: \_\_\_\_\_





### Below Market Rent Employment Verification

**Applicant:** Please complete the top portion of this form and submit to your application, our leasing office will contact your employer.  
**Employer:** Please complete the lower portion of this form and return to Charter Oak Communities.

To (Name & Address of Employer):	From: Charter Oak Communities Attn: BMR Program 22 Clinton Avenue Stamford, CT 06901 FAX: (203) 391-7603
Name & Address of Applicant:	I hereby authorize release of my employment information.  _____ Signature <span style="float: right;">Date</span>

#### TO BE COMPLETED BY EMPLOYER:

Present Job Title: \_\_\_\_\_ Presently Employed? Yes:  No:  Term Date: \_\_\_\_\_

Dates of Employment: \_\_\_\_\_ to \_\_\_\_\_  Seasonal  Part Time  Full Time

<b>Current Base Pay:</b>	<input type="checkbox"/> Annual _____	<b>Earnings:</b>	To Date	Past Year
	<input type="checkbox"/> Monthly _____	Base Pay	_____	_____
	<input type="checkbox"/> Semi Monthly _____	Overtime	_____	_____
	<input type="checkbox"/> Weekly _____	Tips	_____	_____
	<input type="checkbox"/> Hourly _____	Commission/Bonus	_____	_____

Gross Earnings Previous Year: \_\_\_\_\_ Gross Earnings Year to Date: \_\_\_\_\_

Indicate Future Raised and when due: \_\_\_\_\_

Average Hours Worked per week: \_\_\_\_\_ Average overtime hours worked YTD: \_\_\_\_\_

Miscellaneous Notes:  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Signature of Employer or Agent for Employer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title







**Below Market Rent Asset Verification**

**Applicant:** Please complete the top portion of this form and submit to your application, our leasing office will contact your bank.  
**Financial Institution:** Please complete the lower portion of this form and return to Charter Oak Communities.

To (Name & Address of Financial Institution):	From: Charter Oak Communities Attn: BMR Program 22 Clinton Avenue Stamford, CT 06901 FAX: (203) 391-7603
Name & Address of Applicant:	I hereby authorize release of my financial information.  _____ Signature <span style="float:right">Date</span>

**TO BE COMPLETED BY FINANCIAL INSTITUTION:**

TYPE OF ACCOUNT	ACCOUNT #	CURRENT BALANCE	AVG. BALANCE FOR PREVIOUS 6 MONTHS	INTEREST RATE %	DATE OPENED	DATE CLOSED

Notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
Signature of Bank Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

