



Rental Qualification Criteria (UT)

Thank you for your interest in making a home with Forge Management. We are committed to providing a transparent, fair, and supportive rental experience for every applicant. The following Rental Qualification Criteria outlines the standards used to evaluate each household's application for residency.

All applicants are screened consistently and in accordance with all applicable federal, state, and local fair housing laws, including the Federal Fair Housing Act and the Utah Fair Housing Act. Forge Management does not discriminate on the basis of any protected characteristic under applicable law.

1. Non-Discrimination Policy

Forge Management does not discriminate against any person based on race, color, religion, sex, gender identity, sexual orientation, national origin, familial status, disability, source of income, or any other protected class under federal, state, or local law.

Reasonable accommodation and modifications are made upon request.

2. Application Requirements

All occupants 18 years of age or older must complete an application.

Applications must be complete and accurate. False, misleading, or unverifiable information may result in denial.

Accepted forms of identification include:

- Valid U.S. driver's license or state ID
- U.S. passport
- U.S. military ID
- Valid U.S. government-issued identification
- Foreign identification that is not U.S.-issued is not accepted
- ITINs may be used only when paired with a valid U.S.-issued ID

All forms of identification must be photo ID and current (not expired). All applicants must complete a new screening through Entrata ResidentVerify, which includes income, identity, credit, eviction, and (where applicable) criminal history verification.

3. Screening Provider

All applications are screened through Entrata ResidentVerify, which completes:

- Credit evaluation
- Income verification
- Identity verification
- Eviction records search
- Criminal background check (where permitted by law)
- Sex offender registry screening

Forge Management utilizes information provided through its third-party screening provider as one component of the application review process. Final application decisions are made in accordance with applicable laws and community qualification standards.

4. Income Requirements & Verification

Income Requirement

- Household combined gross monthly income must equal a minimum of 2.5 times the monthly rent amount.
- Applicants utilizing Housing Choice Vouchers, Project-Based Assistance, or other rental subsidies are exempt from the income-to-rent ratio requirement for the subsidized portion of rent but must otherwise meet all qualification standards.
- Forge Management considers all lawful and verifiable sources of income including employment income, self-employment income, retirement income, Social Security benefits, disability income, child support, alimony, trust income, housing assistance, and documented recurring financial support.
- Income verification may be completed through payroll verification, bank verification, pay stubs, offer letters, tax returns, benefit award letters, or other documentation acceptable to management.

Assets In Lieu of Income

- Applicants who do not meet the property's income qualification requirements through earned income alone may qualify using verifiable liquid assets.
- For purposes of determining eligibility, liquid assets may be considered in lieu of income and will be evaluated at a value equal to 2.5 times the monthly rent amount multiplied by 12 months. To qualify solely based on assets, applicants must demonstrate ownership of verifiable liquid assets.
- Examples of acceptable liquid assets may include checking accounts, savings accounts, money market accounts, certificates of deposit, stocks, bonds, or other readily accessible financial assets. Retirement accounts may be considered at management's discretion and may be subject to applicable withdrawal penalties and taxes.
- All assets must be verified through current account statements or other documentation acceptable to management. Management reserves the right to request additional documentation and to determine whether assets are sufficiently liquid and available to satisfy rental obligations.

6. Rental History

Applicants must demonstrate satisfactory rental history during the previous 24 months.

Applications may be denied for evictions within the previous seven years, outstanding balances owed to prior landlords or management companies, significant lease violations, repeated late payment history, or unpaid NSF balances.

7. Criminal Background Screening

Forge Management may conduct criminal background screening for applicants and occupants 18 years of age or older where permitted by applicable law. Criminal history is evaluated only after consideration of the applicant's income, credit, and rental history.

An individualized assessment will be conducted before an adverse decision is made based upon criminal history. The assessment may consider:

- The nature and severity of the offense.
- The amount of time that has passed since the offense occurred.
- The age of the applicant at the time of the conduct.

- Evidence of rehabilitation or successful completion of probation, parole, or other supervision.
- Evidence of positive rental history or stable employment following the conduct.
- Any other mitigating information voluntarily provided by the applicant.

Forge Management does not automatically deny applicants based solely on criminal history and evaluates each application in accordance with applicable federal, state, and local fair housing laws.

8. Guarantors / Co-Signers

Guarantors may be accepted when an application receives a Conditional recommendation due to income or credit factors.

Guarantor requirements:

- Must independently earn at least 4x the monthly rent or provide proof of assets in lieu of income equal to 4x the monthly rent amount multiplied by 12 months
- Screened through Entrada ResidentVerify
- May reside inside or outside the United States
- Subject to the same verification standards as applicants

9. Occupancy Standards

To ensure comfort, safety, and compliance with housing standards, Forge Management uses the following maximum occupancy limits:

- Studio: Up to 2 people
- 1 Bedroom: Up to 3 people
- 2 Bedroom: Up to 5 people
- 3 Bedroom: Up to 7 people

10. Pets & Assistance Animals

Pets & Assistance Animals

Forge Management welcomes pets at many of its communities. Pet policies may vary by property and applicants should confirm community-specific requirements with the leasing office prior to move-in.

Animal Policy

- A maximum of two animals are permitted per home unless otherwise restricted by the community.
- All animals must receive prior written approval from management before being brought onto the premises.
- Pet fees, deposits, and monthly pet rent may apply and will be disclosed by the community prior to lease execution.
- Certain animal types may be restricted in accordance with insurance requirements, local ordinances, or community policies.

Assistance Animals

- Forge Management complies with all Fair Housing requirements regarding assistance animals.
- Residents requesting a reasonable accommodation for an assistance animal may be required to provide supporting documentation as permitted by applicable law.

- Approved assistance animals must comply with reasonable rules of conduct and community standards regarding health, safety, and behavior.

11. Smoking Policy

Forge Management is a 100% smoke-free housing provider. The following are prohibited inside units and all indoor/outdoor common areas:

- Cigarettes
- Marijuana (including medical marijuana)
- Vaping / e-cigarettes
- Cigars
- Incense
- Any form of smoking

Some communities may offer designated outdoor smoking areas located at least 25 feet from buildings and must comply with local law. Please contact your leasing office for additional information.

12. Utilities

Electricity: Residents must establish service directly with the provider

Water, sewer, trash, and gas (if applicable): Billed back monthly via a Resident Utility Billing Service (RUBS) provider

No utilities are included in the rent unless otherwise stated.

13. Payment Methods

Electronic payments, including ACH and credit or debit card payments, are strongly encouraged for convenience and timely posting.

14. Conditional Approval, Administrative Fees, and Adverse Action & Rights

Conditional Approval

Applicants who do not fully satisfy income, credit, or rental history requirements may be considered for conditional approval based on the overall strength of the application.

Conditional approvals may require an approved guarantor, additional supporting documentation, or additional lease obligations as permitted by law and community policy.

Administrative Fee

When applicable, market-rate communities may collect a non-refundable administrative fee at the time of application to offset the costs associated with processing an application. Any applicable refund period will apply only if the application is cancelled in writing within the applicable timeframe or if the application is formally declined by management.

Adverse Action

If your application is denied:

- You will receive an Adverse Action Notice from ResidentVerify

- You have the right to dispute inaccurate information
- You may provide supplemental evidence for reconsideration as allowed by lawYou may request a free copy of your consumer report within 60 days

Submitting an application does not guarantee approval or create a lease agreement. Forge Management may update these criteria at any time to comply with changing laws or operational needs.

We're excited to help you find your next home and are here to support you every step of the way.