

We thank you for your interest in renting from Cardinal Properties Inc.

When completing your application please fill in each blank. If the question doesn't apply to you, indicate N/A; all spaces must be filled. **Each adult member of the household must complete a separate application.**

There is a \$20.00 processing fee per person which covers the handling of your application and cost of your credit report. If a third party guarantee is required an additional \$10.00 processing fee will be required. **All processing fees are non-refundable.**

We do business in accordance with the federal fair housing law.

Application Policies

In order for an applicant to be considered for tenancy, the Applicant must meet the following minimum requirements. If any of the requirements are not met, a Third Party Guaranty may be considered.

Each individual in the household over 18 years old will need to complete a separate application and pay the \$20 application fee. Submitted applications become the property of Cardinal Properties, Inc. and will remain on file for 6 months. After 6 months, a new application and fee will be required.

Income Documentation: For employment, you will need to submit a copy of your last 2 most recent pay stubs. For social security or pension benefits, provide a copy of your most recent award letter.

Self-employed persons must show at least one year's tax return (corporate, K-1, or 1040 schedule C) and 3 months bank statements (statements must show name on the account).

Credit Requirements: We will run a credit report to evaluate the prospective tenant's history of meeting financial obligations.

Any applicant with evidence on the credit report that they owe a prior landlord shall be automatically disqualified. Collections or past due amounts to utility companies must be paid off. Other items on your report, such as unpaid tax liens, delinquencies, and returned checks, can affect your approval.

Consideration may be given for medical and student loan collections.

At least 2 years of rental history or homeownership is preferred. Prior landlords will be contacted to inquire about payment history, property care, lease violation history, etc. Inability to contact previous landlords may result in a denial of the application. An eviction or money owing a previous landlord will result in an automatic disqualification. A minimum of three references (landlord and/or personal) are required. References cannot be relatives.

A copy of a Government Issued Photo ID. ID must be provided. Acceptable forms of ID include Driver's, Military ID, etc.

Waiting List Policy

1. Once approved, your name will be placed on our waiting lists for the property(s) you are interested in.
2. We notify applicants by mail when a vacancy comes available. If your name is at the top of the list and you refuse an apartment, your name will go to the bottom of the list.
3. Three refusals or no responses to the vacancy notices will result in your name being removed from the list.
4. All waiting list applicants' approval is subject to an updated application that must be completed prior to beginning income verifications.
5. Contact Cardinal Properties for complete waiting list policies.

Criminal History Policy

1. Anyone with a felony conviction must have spent six months on probation, and must have NO probation violations or repeat offenses
2. Anyone convicted of a drug charge; this includes using, manufacturing, distributing, or possession; must have completed all required probation. Anyone failing a drug test as a condition of probation will not be accepted as a tenant.
3. Anyone listed on the sexual or violent registry will not be accepted as a tenant.

Pet Policy

1. One cat or one small dog under 20 pounds is considered. A pet profile and references that include knowledge of your pets is required
2. Pets must be at least one year old. Puppies and kittens are not accepted.
3. If a pet is approved, an additional deposit will be required. Tenant may also need to have a renter's insurance policy which covers pets.
4. If a pet is allowed on the property, it shall not be one of the breeds considered vicious by insurance company standards: Pit Bull, American Pit Bull, American Staffordshire Terrier, English Bull Terrier, Rottweiler or Wolf Hybrid. Additionally, these breeds may not be accepted: Akita, Berner Sennenhund, Burmese Cattle Dog, Canary Dog (including Perro de Presa Canario), Chow, Doberman, Husky, Karelian Bear Dog (including Russo-European Laika), Rhodesian Ridgeback.
The foregoing applies to both purebred and mixed breed dogs.
5. Ferrets are not accepted.

Smoking Policy

1. Our low income properties are smoke free.
2. Smoking is not allowed anywhere on the property, whether the applicant smokes inside or outside.
3. If smoking is considered, tenant may be required to pay an additional deposit.
4. If tenant's application is accepted, the tenant will be required to use air purifiers during the term of tenancy to help eliminate smoke odor and residue.

Medical Marijuana

The use and growing of medical marijuana is not allowed at federally funded properties, and violations will be grounds for termination of your lease.

Applicant Signature

Date

I have read and understand the application policies and procedures.

1/29/18



Cardinal Properties, Inc.
 320 South 2nd Street, Hamilton MT 59840
 (406) 363-4430 TDD 1-800-253-4093

TERRACE APTS (Hamilton), DARBY APTS (Darby), CHARLOS APTS (Stevensville)
 MUST BE 62 OR OLDER OR HANDICAPPED/DISABLED
WILLOW CREEK APTS (Corvallis), CEDAR GROVE APTS (Victor)
 FAMILY HOUSING

APPLICATION FOR OCCUPANCY ~ ONE APPLICATION PER ADULT

For office use only, applicant do not enter date

Apartment complex: _____ **Date:** _____ **Time:** _____



WE COMPLY WITH THE FEDERAL FAIR HOUSING LAWS. IT IS ILLEGAL TO DISCRIMINATE AGAINST ANY PERSON BECAUSE OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, FAMILY STATUS, AGE OR HANDICAP.

All applicants for fair housing are required to provide the information requested below and to also provide a third party verification of all household income. This information will be held in STRICT CONFIDENCE and will only be used by Project Management to determine the applicant's eligibility to occupy an apartment unit in this Project. All tenants must meet the eligibility requirements established by Rural Development, USDA, the Montana Department of Commerce HOME Program, and also meet the Occupancy Policy of the Project. All eligible applicants who have FULLY COMPLETED this application, will be entered on the waiting list and notified of vacancies based on the order of priority as established by RD, USDA, and the Montana Department of Commerce HOME Program, US Government.

Name: _____ **Home ph:** _____ **Work:** _____

Physical Address: _____

Mailing Address: _____

How Long _____ **Reason for Vacating** _____

Landlord _____ **Phone (** _____ **)** _____

Previous Address: _____ **How Long** _____

Landlord _____ **Phone (** _____ **)** _____

Previous Address: _____ **How Long** _____

Landlord _____ **Phone (** _____ **)** _____

Household Composition

	Household Member Names	Sex	Relationship	Social Security #	Date of Birth
T					
CT					
1					
2					

Email _____

- ★ Are you or any member of your household currently a user of illegal controlled substances; or had a previous conviction for such use; or have been convicted for the manufacture or distribution of illegal drugs? **Yes** **No**
- ★ Have you or any member of your household ever been convicted of or pled guilty or no contest to a felony whether or not resulting in a conviction? **Yes** **No**
- ★ Have you or any member of your household ever been convicted or pleaded guilty or no contest to a misdemeanor involving sexual misconduct whether or not resulting in a conviction? **Yes** **No**
- ★ Are you or any member of your household listed as a sexual and/or violent offender with the Department of Justice? **Yes** **No**
- ★ Please indicate the size of apartment that would best meet the living needs of your household. **One Bedroom** **Two Bedroom**
- ★ Households in which the Tenant or Co-tenant are handicapped or disabled have a special status and are eligible for a \$400 deduction from gross income prior to rent calculations. Do you believe this status applies to your household? **Yes** **No**
- ★ Would it be beneficial to your household to live in an apartment that has been designed for the handicapped or disabled? **Yes** **No**

Income from employment

	Employer	Occupation	Business Address	Phone #	YR Income
T					
CT					

All reported income must be verified and certified as correct by the Owner or Management Agent.

Income from other sources:

- Public Assistance (TANF): _____ Monthly Amount: \$ _____.
- Child Support- Spouse's Name: _____ Monthly Amount: \$ _____.
- Alimony- Spouse Name: _____ Monthly Amount: \$ _____.
- Unemployment Payments/Worker's Comp.-State _____ Monthly Amount: \$ _____.
- Student Aid/Loans- Source: _____ Monthly Amount: \$ _____.
- Interest Earnings _____ Monthly Amount: \$ _____.
- Pension/Annuity/Retirement Fund: _____ Monthly Amount: \$ _____.
- Social Security or SSI Payments-Member Benefited _____ Monthly Amount: \$ _____.
- Other/Anticipated Income: _____ Monthly Amount: \$ _____.

Family Assets:

Type	Location/ Bank/ S&L	Address/ Phone	Amount
Checking Acct.			
Savings Acct.			
Real Estate			
Other Assets			

Medical Expenses: (Those expenses NOT covered by Health Insurance) Households that claim a handicapped or disabled status and accept a \$400 deduction from income are also eligible for deductions for medical expenses in excess of 3% of gross income.

Provider/ Hospital/ Doctor/ Pharmacy	Address/ Phone	Annual Expense

How many automobiles do you have? _____

Make _____ Model _____ Color _____ Year _____ Plate # _____

Make _____ Model _____ Color _____ Year _____ Plate # _____

Do you pay for child day care outside the home? _____ No _____ Yes

Do you or any members of the household smoke? _____ No _____ Yes, and I agree to smoke off the property. By submitting the application for processing, you are agreeing to these terms. _____ (initial here)

Pet: Type: _____ Breed: _____ Age: _____

(One cat or one dog only. A pet profile must be submitted with the application.)

**Personal References- Known minimum of one year- No Relatives- References do not need to be local
Daytime numbers required**

Name: _____ Phone: _____ City/ST: _____

Name: _____ Phone: _____ City/ST: _____

Name: _____ Phone: _____ City/ST: _____

I understand that should I be ineligible to occupy an apartment because of the above information, I can request occupancy as an ineligible applicant after the Management Agent confirms that no other eligible applicants are present on the waiting list. The conditions of occupancy as an ineligible tenant as stated in the Rural Development occupancy regulations have been explained to me as I understand them.

It has been explained to me that, should I be eligible for and receive the use of Rental Assistance, I will pay 30% of my adjusted monthly income as my monthly rent, but in no case would I pay more than the note rate established for my particular size apartment.

I understand that should I be offered occupancy by the Management Agent and I chose not to accept, my application will be moved to the bottom of the waiting list, and I would not be contacted again for occupancy until all other applicants above my name have been so contacted.

Notification to applicant: Applicants who have submitted a complete application, as defined by the Management Agent, will be notified in writing that he/she/they have either been selected for occupancy, rejected for cause as listed, or been placed on the waiting list.

_____ I certify by initial that the housing I will occupy is or will be my sole permanent residence.

_____ I certify by initial that I do not now or ever will maintain a separate subsidized living unit in another subsidized project or property.

Emergency contact: Name: _____ Phone: _____

Address: _____ Relationship: _____

The information regarding race, national origin, and sex designation solicited on this application is requested in order to assure the Federal Government, acting thru Rural Development and the Montana Department of Commerce HOME Program, that Federal Laws prohibiting discrimination against housing applicants on the basis of race, color, national origin, religion, sex, familial status, age, and handicap are complied with. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. If you choose not to furnish the information, the Owner is required to note the race, national origin and sex of the household based on a visual observation or your surname.

Please indicate the Race of the Tenant: Alaskan Native , American Indian , Asian , Black or African American ,

Native Hawaiian or Pacific Islander , White

Ethnic Group: Hispanic Non-Hispanic

I HERBY CERTIFY THAT THE INFORMATION LISTED ABOVE IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF, AND THAT ANY MISREPRESENTATIONS WILL BE JUST CAUSE FOR THE MANAGEMENT AGENT TO REJECT MY APPLICATION FOR OCCUPANCY. MY SIGNATURE AUTHORIZES VERIFICATIONS OF RENTAL HISTORY, REFERENCES AND CREDIT.

Tenant signature: _____ Date: _____

A CREDIT REPORT WILL BE OBTAINED FROM A NATIONAL CREDIT BUREAU WHEN PROCESSING.

\$20.00 Charge for Processing Per Application. This fee is nonrefundable. A photo ID is required at the time of processing the application.

Acknowledged as received and that the conditions of occupancy and eligibility were explained.

M. Agent/Manager: _____ Date: _____ Time: _____



Rural Housing and Community Programs

Things You Should Know About USDA Rural Rental Housing

Don't risk losing your chances for federally assisted housing by providing false, incomplete, or inaccurate information on your application or recertification

Penalties for Committing Fraud

You must provide information about your household status and income when you apply for assisted housing in apartments financed by the U.S. Department of Agriculture (USDA). USDA places a high priority on preventing fraud. If you deliberately omit information or give false information to the management company on your application or recertification forms, you may be:

- Evicted from your apartment;
- Required to repay all the extra rental assistance you received based on faulty information;
- Fined;
- Put in prison and/or barred from receiving future assistance.

Your State and local governments also may have laws that allow them to impose other penalties for fraud in addition to the ones listed here.

How To Complete Your Application

When you meet with the landlord to complete your application, you must provide information about:

- **All Household Income.** List all sources of money that you receive. If any other adults will be living with you in the apartment, you must also list all of their income. Sources of money include:
 - Wages, unemployment and disability compensation, welfare payments, alimony, Social Security benefits, pensions, etc.;
 - Any money you receive on behalf of your children, such as child support, children's Social Security, etc.;
 - Income from assets such as interest from a savings account, credit union, certificate of deposit, stock dividends, etc.;
 - Any income you expect to receive, such as a pay raise or bonus.
- **All Household Assets.** List all assets that you have. If any other adults will be living with you, you must also list all of their assets. Assets include:
 - Bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc.;
 - Any business or asset you sold in the last 2 years for less than its full value, such as selling your home to your children.

- **All Household Members.** List the names of all the people, including adults and children, who will actually live with you in the apartment, whether or not they are related to you.

Ask for Help if You Need It

If you are having problems understanding any part of the application, let the landlord know and ask for help with any questions you may have. The landlord is trained to help you with the application process.

Before You Sign the Application

- Make sure that you read the entire application and understand everything it says;
- Check it carefully to ensure that all the questions have been answered completely and accurately;
- Don't sign it unless you are sure that there aren't any errors or missing information.

By signing the application and certification forms, you are stating that they are complete to the best of your knowledge and belief. Signing a form when you know it contains misinformation is considered fraud.

- The management company will verify your information. USDA may conduct computer matches with other Federal, State or private agencies to verify that the income you reported is correct;
- Ask for a copy of your signed application and keep a copy of it for your records.

Tenant Recertification

Residents in USDA-financed assisted housing must provide updated information to the management company at least once a year. Ask your landlord when you must recertify your income.

You must **immediately** report:

- Any changes in income of \$100 or more per month;
- Any changes in the number of household members.

For your annual recertification, you must report:

- All income changes, such as increases in pay or benefits, job change or job loss, loss of benefits, etc., for any adult household member;

- Any household member who has moved in or out;
- All assets that you or your adult housemates own, or any assets that were sold in the last 2 years for less than their full value.

Avoid Fraud, Report Abuse

Prevent fraudulent schemes through these steps:

- Don't pay any money to file your application;
- Don't pay any money to move up on the waiting list;
- Don't pay for anything not covered by your lease;
- Get receipts for any money you do pay;
- Get a written explanation for any money you are required to pay besides rent, such as maintenance charges.

Report Abuse: If you know anyone who has falsified an application, or who tries to persuade you to make false statements, report him or her to the manager. If you cannot report to your manager, call your local or state USDA office at 1 (800) 670-6553, or write: USDA, STOP 0782, 1400 Independence Ave., SW, Washington, DC 20250.

If You Disagree With a Decision

Tenants may file a grievance in writing with the complex owner in response to the owner's actions, or failure to act, that result in a denial, significant reduction, or termination of benefits. Grievances may also be filed when a tenant disputes the owner's notice of proposed adverse action.

Notice of Adverse Action

The complex owner must notify tenants in writing about any proposed actions that may have adverse consequences, such as denial of occupancy and changes in the occupancy rules or lease. The written notice must give specific reasons for the proposed action, and must also advise tenants of the "right to respond to the notice within 10 calendar days after the date of the notice" and of "the right to a hearing." Housing complexes in areas with a concentration of non-English-speaking people must send notices in English and in the majority non-English language.

Grievance Process Overview

USDA believes that the best way to resolve grievances is through an informal meeting between tenants and the landlord or owner. Once the owner learns about a tenant grievance, the process should begin with an informal meeting between the two parties. Owners must offer to meet with tenants to discuss the grievance within 10 calendar days of receipt of the complaint. USDA encourages owners and tenants to try to reach a mutually satisfactory resolution to the problem at the meeting.

If the grievance is not resolved, the tenant must request a hearing within 10 days of receipt of the meeting findings. The parties will then select a hearing panel or hearing officer to govern the hearing. All parties are notified of the decision 10 days after the hearing.

When a Grievance Is Legitimate

The landlord must determine if a grievance is within the established rules for the program. For example, "I want to file a complaint because the manager doesn't speak to me" is not a legitimate complaint. However, "I want to file a complaint because the manager isn't maintaining the property according to USDA guidelines" is a legitimate complaint. Below are examples of cases in which tenants may and may not file a complaint.

A complaint may not be filed with the owner/management if:	A complaint may be filed with the owner/management if:
USDA has authorized a proposed rent change.	There is a modification of the lease, or changes in the rules or rent that are not authorized by USDA.
A tenant believes that he/she has been discriminated against because of race, color, religion, national origin, sex, age, familial status, or disability. Discrimination complaints should be filed with USDA and/or the Department of U.S. Housing and Urban Development (HUD), not with the owner/management.	The owner or management fails to maintain the property in a decent, safe, and sanitary manner.
The complex has formed a tenant's association and all parties have agreed to use the association to settle grievances.	The owner violates a lease provision or occupancy rule.
USDA has required a change in the rules and proper notices have been given.	A tenant is denied admission to the complex.
The tenant is in violation of the lease and the result is termination of tenancy.	
There are disputes between tenants that do not involve the owner/management.	
Tenants are displaced or other adverse effects occur as a result of loan prepayment.	

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The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.