

Moxie Properties

Rental Qualification Criteria & Holding Fee Terms

Welcome! We're excited you're considering a Moxie property. This document outlines our rental qualification criteria and the terms of our application and holding fee process. Our goal is to be clear, transparent, and fair — while also protecting our residents and communities.

Life Happens

We understand that not everyone will meet every standard perfectly. If you fall slightly short of our core qualifications — for example, if your income is close but not quite 2.5x rent, or if you're a first-time renter without a traditional credit history — you may still qualify through our **Opportunity Fee program**, typically equal to one month's rent. This program gives good people a fair shot — especially when traditional standards don't tell the whole story.

Approvals are made on a tiered basis. Your tier determines your move-in cost requirements and will be disclosed in full with your approval notice. Look for the asterisks (*) throughout the criteria below — those are areas where flexibility may apply under the Opportunity Fee program.

1. Income Requirements *

- Gross monthly income must be at least 2.5 times the monthly rent.*
- All income must be verifiable through pay stubs, tax returns, bank statements, or official documentation.*
- Multiple applicants may combine income.*
- If income cannot be verified through standard documentation, applicants may be considered under the Opportunity Fee program.

2. Employment Verification *

- Preferably at least 6 months of current employment.*
- If employment is new, prior work history or additional documentation may be requested.*
- Self-employed applicants must provide recent tax returns or several months of bank statements.*

3. Credit History *

- We review credit reports for overall patterns of financial responsibility — we are not looking for perfection.
- Significant derogatory items — including unpaid collections, active judgments, or a recent pattern of late payments — may result in denial or an increased deposit requirement.*
- Isolated or older negative items are considered in context. Foreclosures or bankruptcies more than two years old are not automatic disqualifiers if credit has since been re-established.*

- We do not use a single credit score threshold as a pass/fail cutoff. The full credit picture is reviewed.

4. Rental History *

- A minimum of 6 months of verifiable rental history is required.*
- Applicants must have no history of eviction filings, unpaid balances owed to prior landlords, lease violations, or active landlord disputes.*
- First-time renters may be considered with a qualified co-signer or increased deposit.*

5. Criminal History

We evaluate criminal history carefully and on a case-by-case basis, in accordance with Fair Housing guidelines and applicable law. We do not have a blanket policy of denial for all criminal records. The following factors are considered:

- The nature and severity of the offense
- The time elapsed since the offense or completion of sentence
- Evidence of rehabilitation or changed circumstances
- The relevance of the offense to the safety of residents, staff, and property

Convictions involving serious violent offenses, sexual offenses requiring registration, or crimes directly related to residential property — such as arson or manufacturing of controlled substances on premises — may result in denial regardless of elapsed time, due to the direct risk they present to other residents and the property.

Arrests without conviction, charges that were dismissed, and offenses for which the record has been expunged will not be used as a basis for denial.

If a criminal record is a factor in our decision, applicants will be notified and given the opportunity to provide additional context before a final determination is made.

6. Identification

- All applicants must provide a valid, government-issued photo ID. Acceptable forms include a driver's license, state ID, or passport.
- The identity of each applicant will be verified against the information provided in the application. Submission of identification belonging to another person, or any altered or fraudulent document, will result in immediate disqualification, forfeiture of all fees paid, and may be reported to the appropriate authorities.
- Non-U.S. citizens must provide documentation such as a passport, visa, or work permit, and may be asked to provide proof of employment or lawful residency.*

7. Holding Fee Policy

A non-refundable holding fee of \$200 is required to reserve a unit following application approval. The holding fee is separate from the application fee and is collected only after the applicant has received written notice of their approval status and tier placement.

Payment Window

The holding fee must be received within 48 hours of approval notification. Failure to submit payment within this window may result in the unit being released to other applicants. Moxie Properties will make reasonable efforts to place approved applicants in alternative available units if the original unit is released.

Crediting

If the applicant is approved and completes move-in, the \$200 holding fee will be credited toward move-in costs — it is not an additional charge.

Forfeiture — Applicant Withdrawal

If the applicant is approved but elects not to move in for any reason, the holding fee is forfeited in full. This includes, but is not limited to, dissatisfaction with approval tier, move-in cost requirements, or a change in personal circumstances.

Forfeiture — Fraud and Misrepresentation

The holding fee is forfeited in full and the application will be immediately disqualified if Moxie Properties determines at any point that the applicant has:

- Submitted identification, documentation, or personal information belonging to another person
- Used a false, altered, or fraudulent identity document of any kind
- Misrepresented income, employment, rental history, or any other material fact on the application
- Omitted known disqualifying information, including but not limited to criminal history, prior evictions, or outstanding landlord judgments
- Had another person complete or submit any portion of the application on their behalf without disclosure

Forfeiture applies regardless of when the fraud is discovered — before approval, after approval, or after the holding fee is collected. Moxie Properties reserves the right to report suspected identity fraud to the appropriate authorities.

Approval Tiers

Moxie Properties uses a tiered approval system. Approval tier is determined by the results of the background and credit screening process and is not guaranteed in advance. Move-in cost requirements vary by tier and are disclosed in full at the time of approval notification. Submission of the holding fee constitutes the applicant's acknowledgment and acceptance of their assigned approval tier and associated move-in requirements.

Refund — Denial After Payment

A full refund will be issued only if the denial is based on information the applicant had no reasonable basis to know at the time of submission — such as a credit reporting error, identity

discrepancy, or similar circumstance outside the applicant's knowledge or control. No refund will be issued where the denial results from information the applicant knew or reasonably should have known, including but not limited to undisclosed criminal history, prior evictions, insufficient income, or any other condition listed in our published qualification criteria.

Acknowledgment

By submitting the holding fee, the applicant confirms they have read, understood, and agreed to the terms of this policy, including their assigned approval tier and total move-in cost requirements.

8. General Terms

Moxie Properties complies fully with all applicable local, state, and federal Fair Housing laws, including the Fair Housing Act and the Arizona Residential Landlord and Tenant Act. We do not discriminate against any person based on race, color, national origin, religion, sex, familial status, disability, sexual orientation, gender identity, age, marital status, or source of income. All applications are evaluated consistently and impartially using the criteria outlined in this document.

Submission of an application does not guarantee approval or the availability of a specific unit. Providing false or misleading information at any point in the application process may result in denial, disqualification, and forfeiture of any fees paid.

We know applying for housing can feel overwhelming, and life doesn't always follow a perfect script. We're here to work with you — not against you. If you have questions at any point in the process, reach out — we're happy to help.

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** These items may be eligible for consideration under our Opportunity Fee program.*