

## Eagle's Landing

### RESIDENT SELECTION CRITERIA FOR AFFORDABLE HOUSING

Welcome to our community. Before you apply to rent an apartment home in our community, please take the time to review this screening policy. All persons 18 years of age or older and not dependents will be required to complete separate rental applications. The term "applicant(s)" under this policy means the person or persons that will be signing the Lease as "residents"; the term "occupant(s)" in this policy means the person or persons that are authorized occupants under the Lease.

Please also note that these are our current rental criteria; nothing contained in these requirements shall constitute a guarantee or representation by us that all residents and occupants currently residing in the community have met these requirements. There may be residents and occupants that have resided in the community prior to these requirements going into effect; additionally, our ability to verify whether these requirements have been met is limited to the information we receive from the various resident credit-reporting services used. It is the policy of this community to comply with all applicable fair housing laws including those which prohibit discrimination against any person based on race, sex, religion, color, familial status, national origin or handicap. This community does not accept portable screening criteria.

Each visitor over 18 years old must present a valid US government or state issued ID in order to view the community. All adult applicants must provide a US government or state issued ID at the time of move in. Notwithstanding anything to contrary, applicants and occupants must meet all of the qualifying requirements of the affordable housing programs (Code Section 42).

1. **Student Status** – Pursuant to affordable housing programs, to the extent applicable, we cannot approve an application in which all occupants of a household will be full time students, unless they qualify under the affordable housing guidelines. Please see one of our leasing consultants for student qualifications.
2. **Non U.S. Citizen** – One of the following valid I-94, I-95, I-551, I-151, I-688A, I-688B, I-766 form must be provided. The I-94 or I-95 must show entry date and authorized period of stay. Applicant must meet all other qualifying criteria as noted below.
3. **Application** – Applications for residency will automatically be denied for the following reasons:
  - a. Intentional falsification of information on the application
  - b. Previously evicted or skipped from a prior rental dwelling or in the process of eviction
  - c. Fails to meet the required rent-to-income ratio
  - d. Failed to meet the credit model requirements
  - e. Failed the criminal background check
  - f. Failed to provide required documentation within three (3) business days of request from the Community
  - g. Credit report contains an open bankruptcy
4. **Age** – Applicants must be 18 years of age or older unless deemed to be an adult under applicable law with respect to the execution of contracts.
5. **Household Composition** – When determining household composition for income qualification purposes all household adult members must be living in the unit on a full-time basis. Minors living within the unit, if needed for income qualification purposes, must be living in the unit at least 50% or more of the time. Verification of this may be required.
6. **Employment** – An Employment Verification must be sent to the employer to verify applicant's income. In addition, Applicant may be asked to produce a minimum of 3 months of pay stubs. Pay stubs must reflect detailed earnings including gross YTD information, hourly wage, hours worked in a week, employer's name, employee's name, and or social security number of employee and date. Additional information may be requested.
7. **Unemployment** – All applicants who state they are unemployed but have income must sign an unemployment affidavit. If an unemployed individual has zero income, they will sign a certification of zero income. Unemployment benefits must be annualized. If unemployed and anticipating employment, we will need a copy of last year's tax return. If the income on the tax return would over qualify the applicant, then their application may be denied.

8. **Self-Employed Individuals** – Such applicants must provide a full copy of the previous year’s Federal tax return or twelve (12) months of audited or unaudited monthly financial statements and a letter from a CPA anticipating the applicant’s income for the next 12 months.
9. **Income** – Applicants must have a verifiable income that meets or exceeds **2** times monthly rent. Annual household income cannot exceed the maximum allowable income as determined by Federal and governmental regulations in effect for this community. Roommate and joint (married) applicants will be allowed to combine income to meet the income requirement. The minimum income required for section 8 voucher or certificate holders must be at least **2** times the tenant rent portion or \$2,500 annually – whichever is greater. Maximum allowable income for Federal and governmental regulated programs at this community will be determined and based on HUD guidelines.
10. **Credit** – A credit report will be completed on all applicants to verify account credit ratings. The results will be entered into the credit-scoring model, which determines applicant’s eligibility to pay rent and security deposit level.

All decisions for residency are based on a system which considers credit history, rent history, income qualifications, and employment history. An approved decision based on the system does not automatically constitute an approval for residency. **Applicant(s) and occupant(s) aged 18 years or older MUST also pass the criminal background check based on the criteria contained herein to be approved for residency.**

11. **Criminal History** – A criminal background check will be conducted for each applicant and occupant age 18 years or more. The Applicant(s) will be automatically denied for:
  - a. Any sex-related conviction
  - b. Any terrorism-related conviction

The Applicant(s) will automatically be denied for any of the following criminal-related reason that has occurred within the 7 (seven) years for felony and/or 3 (three) years for misdemeanor, prior to the application date. All records are evaluated from the **date of disposition**. Credit scoring model will provide an “Accept” or “Deny” recommendation based on the following:

- a. Any illegal drug-related conviction
- b. Any prostitution-related conviction
- c. Any cruelty-to-animals-related conviction
- d. Any felony or misdemeanor conviction involving crime against persons or property, not including public intoxication
- e. Any felony “theft by check” or “Bad check/worthless check” related conviction

Should an applicant request that a Live in Aide be necessary for their household, the Live in Aide will be required to meet the provisions stated above for a criminal background check before proceeding with approval

**Please remember that this requirement does not constitute a guarantee or representation that residents or occupants currently residing in our community have not been convicted of or subject to deferred adjudication for a felony, certain misdemeanors or sex offenses requiring registration under applicable law; there may be residents or occupants that have resided in the community prior to this requirement going into effect; additionally, our ability to verify this information is limited to the information made available to us by the resident credit reporting services used.**

12. **Rental Verification** – Credit recommendations other than an accept decision, will require a rental verification. Applications for residency will automatically be denied for the following reasons:
  - a. An outstanding debt to a previous landlord or an outstanding NSF check must be paid in full
  - b. A breach of a prior lease or a prior eviction of any applicant or occupant
  - c. More than four (4) late pays and two (2) NSF’s in the last twenty-four (24) months

If no rental history exists, an additional deposit as required by the community must be paid.

13. **Co-Signers/Guarantors** – Co-signers and/or Guarantors will not be accepted.
14. **Occupancy Guidelines** – Will be limited to two persons per bedroom, plus one. Residents who exceed the occupancy guidelines during the lease term, must upon lease renewal either:
  - a. Transfer into another available apartment which has more bedrooms; or
  - b. Move out

15. **Animals** – If animals are accepted at the community where application is made, no more than two (2) animals each weighing 20 pounds or less and, full-grown are allowed per apartment. Aggressive breeds will not be allowed. Please ask management for the complete restricted breed list. Additional fees and/or deposits may be required contingent upon the community and state requirements.

RESTRICTED ANIMAL/BREED LIST (included but not limited to) <i>(Note: Service/Companion animals may not be subject to this list)</i>	
Breeds of Dogs:	Pit Bulls Rottweilers Presa Canario German Shepherds Huskies Malamutes Dobermans Chowchows St. Bernard's Great Danes Akitas Terriers ( <i>Staffordshire</i> ) American Bull Dog Karelian Bear Dog Any hybrid or mixed breed of one of the aforementioned breeds
Poisonous Animals:	Tarantulas Piranhas
Exotic Animals:	Reptiles (snakes, iguanas) Ferrets Skunks Raccoons Squirrels Rabbits Birds (parrots, cockatiels, macaws)

16. **Vehicles** – 1 vehicle(s) allowed per bedroom. Vehicles must be operational and have current registration and inspection. Boats, trailers, and/or recreational vehicles are not allowed at any time.
17. **Deposit Levels** – The results of the application review will determine the amount of Application Deposit. This may range from a standard deposit to an additional deposit requirement based on the community's requirements.
18. **Falsification of Application** – Any falsification in Applicant's paperwork will result in the automatic denial of Application.
19. **Adding an occupant/roommate after move in** – With the exception of the birth, adoption or granting of custody of minor children, no adults may join the household during the first term of the lease. Should an existing resident wish to add a roommate/family member to a lease, the household will need to meet all qualifications associated with the affordable program for which they are applying. Unauthorized occupants are not permissible and may result in the termination of a lease agreement.

**Application will not be considered until the Application has been fully executed and returned, and all applicable Application Deposits and fees have been paid. I have read and understand the entire resident screening policy of this community.**

**APPLICANT(S) SIGNATURES**

\_\_\_\_\_

DATE \_\_\_\_\_

\_\_\_\_\_

DATE \_\_\_\_\_

\_\_\_\_\_

DATE \_\_\_\_\_

\_\_\_\_\_

DATE \_\_\_\_\_

**OWNER'S REPRESENTATIVE**