

Resident Selection Criteria

A. Policy

This apartment community shall not discriminate against any prospective resident with regard to race, color, creed, age, religion, sex, national origin, familial status, or handicap, all as defined by U.S. Federal law.

B. Objective

The overall objective of the resident selection criteria/process is to select residents who are likely to pay their rent on a timely basis, who will respect community property, who will abide by the provisions of their lease agreement, and who will enjoy living in our community. To this end, certain standards are established which will be used at initial application applying to all applicants consistent with the policy stated above.

C. Criteria

1. INCOME.

- a. If this community has received federal tax credits to provide affordable housing for low income Americans, maximum income limits imposed by the federal government may prohibit us from renting to you. Conversely, the minimum disposable income must be at least one and one-half times the market rent amount.
- b. If this community is financed by the Virginia Housing Development Authority (VHDA) to provide affordable housing to residents of Virginia, maximum income limits may prohibit us from renting to you. Conversely, the minimum disposable income must be at least two and one half the market rent amount, which is the same minimum income for communities with no income restrictions.

2. A COMPLETE APPLICATION. If a line is not filled in, the application will be rejected and the applicant will be ineligible. **All adults in the household must sign the rental application and present an acceptable photo ID to verify identity.** Acceptable photo IDs are passports or IDs issued by the United States government or a state government.

3. CURRENT AND/OR PRIOR LANDLORD VERIFICATION. If available, we must receive a favorable recommendation from your current and/or prior landlord. Previous landlords reporting noncompliance activity, including, but not limited to, repeated disturbances of a neighbors' peace, reports of gambling, prostitution, drug dealing or drug manufacturing, or any other criminal activity, damage to property beyond normal wear, a report of violence or threats to landlords or neighbors, allowing persons not on the lease to reside at the residence, failure to give proper notice when vacating the property, or failure to pay rent in a timely manner will be grounds to deny your application.

4. VERIFICATION OF INCOME AND/OR ASSETS. Prior to requesting a credit report, we must be able to verify the income represented on your rental application. Your application may be rejected in the event that we can not verify your income. A stable employment history is normally an indicator of an ability to meet financial obligations. However, other sources of income may also be considered such as verifiable pensions, Social Security payments, child support, alimony, investment income, etc. Each application will be individually evaluated. Since income must be verifiable in writing, we may request Federal tax returns, pay stubs, bank statements or other documentation.

5. CREDIT CHECK. Once we have obtained a favorable landlord reference, if available, and have verified your income, a credit report will be requested through a nationally recognized credit reporting service such as Credit Retriever or First American Registry. Your income, the cost of the apartment, your credit history, prior rental history, and other variables may be used by these services to make a determination as to whether you are a credit worthy applicant or not. We require individual applications on all roommates. If you are applying as a roommate, we will also require a credit report on you. We require that at least one roommate be credit approved. However, the credit reporting service will, if necessary, combine the income and credit histories of roommates to make a determination.

6. **CRIMINAL HISTORY.** If you are approved for credit as described in Paragraph 4, we will request criminal history reports on you and every member of your household who is 18 years old or older. Effective February 16, 2009, any sexual assault or battery convictions, drug related conviction or any felony conviction(s) that involves crimes of a violent nature will result in immediate disqualification of your application.

7. **APPLICATION ACCURACY.** Any information supplied by an applicant that is false, misleading, or inaccurate is grounds to reject the application. Any information in the rental application that is later found to be false, misleading, or inaccurate will be grounds to immediately terminate the rental agreement without recourse to the Landlord.

8. **GUARANTORS.** Guarantors, if required, shall have the same application requirements as the applicant.

9. **APARTMENT OCCUPANCY.** The following occupancy limits per apartment shall apply:

- a. One bedroom apartments: One or two persons
- b. Two bedroom apartments: One or two persons or four persons of one family
- c. Three bedroom apartments: One, two, or three persons or six persons of one family

10. **AGE OF APPLICANTS.** Applicant must be an emancipated adult, or 18 years or older.

D. Rejected Applications

If an application is disapproved, the applicant(s) will be notified in writing of the reason(s) for such disapproval. Application fees will not be refunded. The applicant may request a copy of the credit report, if he/she has been rejected for credit reasons. A disapproved applicant may not re-apply for 60 days.