

# Resident Selection Criteria

## A. Policy

Virginia's Fair Housing Law makes it illegal to discriminate in residential housing on the basis of race, color, religion, national origin, sex, elderliness, familial status, disability, source of funds, sexual orientation, gender identity, or military status.

## 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. Source of Funds.

- a. If this community has received federal tax credits to provide affordable housing, a maximum source of funds limits imposed by the federal government may prohibit us from renting to you. Conversely, the minimum disposable source of funds 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 source of funds limits may prohibit us from renting to you. Conversely, the minimum disposable source of funds must be at least two and one half the market rent amount, which is the same minimum source of funds for communities with no source of funds 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 SOURCE OF FUNDS AND/OR ASSETS.** Prior to requesting a credit report, we must be able to verify the source of funds represented on your rental application. Your application may be rejected in the event that we cannot verify your source of funds. A stable employment history is normally an indicator of an ability to meet financial obligations. However, other sources of funds may also be considered such as verifiable pensions, Social Security payments, child support, alimony, investment income, etc. Each application will be individually evaluated. Since source of funds 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 source of funds, a credit report will be requested through a nationally recognized credit reporting service such as Credit Retriever or First American Registry. Your source of funds, the cost of the apartment, your credit history, prior rental history, and other

variables may be used by these services to decide 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 1 roommate be credit approved. However, the credit reporting service will, if necessary, combine the income and credit histories of roommates to decide.

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. Should the criminal history report reveal any sexual assault/battery or any felony conviction(s) that involve crimes of a violent nature against humanity, your application will not be approved. In addition, anyone convicted and/or is a known sex offender will never be approved. Further, any drug related felony conviction(s) may result in your application being declined.
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, when required, shall have the same application requirements as the applicant. In addition, a Guarantor must be a resident of the Commonwealth of Virginia. Out-of-state Guarantors will not be accepted.
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. Expired Applications**

Applications along with all supporting documentation will expire ninety (90) days from the date it is signed. The application and supporting documentation for applicants placed on a waiting list for ninety days or longer must be re-verified and will be completed at no additional charge to the applicant.

#### **E. 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 from the credit reporting agency, if he/she has been rejected for credit reasons. A disapproved applicant may not re-apply for 60 days.