

Gantry Resident Screening Policy for Affordable Housing

Welcome to our community. Before you apply to rent an apartment home in our community, please take 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 “resident(s)”; 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.

All visitors must present a valid driver’s license or government issued photo ID in order to view the community. Notwithstanding anything to the contrary, applicants and occupants must meet all of the qualifying requirements of the affordable housing programs.

1. Student Status – The Mayor’s Office of Housing and Community Development does not allow 100% student households to apply for Inclusionary Housing Program BMR units unless that household qualifies for an exception. Please see the Procedures Manual and, speak to one of our leasing consultants for student qualifications..

2. Application – Applications for residency will be 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 five (5) business days of request from the Community
- g. Credit report contains an open bankruptcy

3. Application Fees – An application fee of \$24.00 will be charged and due at the time your completed application is submitted for review following the lottery. This fee pays for the expense of retrieving the credit and criminal background reports required to determine eligibility.

- 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. Employment** – Applicants may be asked to produce 3 recent and consecutive pay stubs. Pay stubs must reflect gross income, employer’s name, employee’s name and date. An Employment Verification or other additional information may be requested. If employment is to begin work shortly, the applicant must provide a “letter of intent” to hire from the employer, on employer’s letter head. Including: Start date, Number of hours per week you will work, Pay rate, Number of overtime hours per week anticipated, bonuses scheduled, raises within the 1st 12 months as anticipated, tips, shift differential and any other factors that may determine your income. Additional information may be requested
- 6. 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 the zero income affidavit. Unemployment benefits must be annualized. If unemployed and anticipating employment we may 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.
- 7. Self-Employed Individuals** – Such applicants must provide a full copy of signed and dated tax returns from the previous two (2) years, including the Schedule C, as well as a Profit and Loss statement from the most recent quarter. Seasonal employment must be verified by providing the prior year’s tax return.
- 8. Income** – Gross income for all applicants in one apartment home will be combined and entered into the credit scoring model for income eligibility. All applicants will be asked to produce income documentation as described below. Failure to submit all supporting income documentation will result in refusal to accept the application. Applicants must have verifiable income that combined meets or exceeds 2.5 the monthly rent. Additional sources of verifiable income may be considered. These sources may include: child support, TANF, pensions, GI benefits, disability, , social security, contributions from friends and family, and child support. Annual household income cannot exceed the maximum allowable income in effect for this community..
- 9. Credit** – A credit report will be completed on all applicants to verify credit ratings. Income plus verified credit history will be entered into a credit scoring model to determine rental eligibility and security deposit levels. AN ADDITIONAL DEPOSIT EQUAL TO ONE MONTH’S RENT WILL BE REQUIRED FOR ALL CREDIT RECOMMENDATIONS BELOW AN APPROVED LEVEL, NOT INCLUDING A DENY RECOMMENDATION. 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 of 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
- 10. Criminal History** - A criminal background check will be conducted for each applicant and occupant aged 18 years or more. The criminal search will be run for all addresses at which the applicant(s) has resided over the previous 24 months. The application will be denied for any of

the following reported criminal related reasons that have occurred within the timeline identified below prior to the application date regardless of the applicant’s age at the time the offense was committed. All records are evaluated from the date of disposition.

Offense	Felony	Misdemeanor
Crimes Against a Person or Property	7 Years	3 Years
Drug Related Offenses	7 Years	3 Years
Theft by Check Related Offenses	7 Years	Approved
Worthless Check and/or Bogus Check Related Offenses	7 Years	Approved
Sex Related Offenses and Terrorism Related Offenses	Declined regardless of time	
Prostitution Related Offenses	7 Years	3 Years
Weapons Related Offenses	7 Years	Approved
Cruelty to Animals Related Offenses	7 Years	3 Years
Any Other Felony Offense	Felony offenses that do not fall within categories above, (ex: traffic, DUI)10 years timeframe; 5 years for felony DUI	
Deferred Adjudication and/or Adjudication Withheld	Off probation/parole for 5 years	
Pending Cases and/or Arrest Warrants	Approved	
Active Status on Probation and Parole	Off probation/parole for 5 years	
Pre-Trial Intervention/Diversion	Approved	

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.

11. 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.

12. Co-Signors/Guarantors – Co-signers will not be accepted. Guarantors may be accepted for Applicants who are denied based on credit. Guarantors must meet or exceed a rent to income ratio of 3 times the monthly rent of Applicant. Guarantor must complete the standard rental application form and Guaranty of Resident Obligations form.

13. Occupancy Guidelines - – The following occupancy standards apply based on a minimum occupancy of 1 person per bedroom and a maximum 2 persons per bedroom, plus one per apartment. Persons under the age of 6 years old do not count toward the maximum household size.

Studio:	One - Two Persons
One Bedroom:	One - Three Persons
Two Bedroom:	Two - Five Persons

Households who exceed the occupancy guidelines during the lease term, must vacate upon lease expiration.

14. Supporting Documentation – The items listed below must be submitted with a completed application post-lottery if your lottery number is accepted.

- State or Federal Identification
- Past one (1) year IRS returns
- Past one (1) year W-2 forms
- Three (3) current and consecutive pay stubs for each employer (or other income statements)
- Three (3) recent and consecutive statements from every liquid asset account and personal cash holdings, including custodial account for all minors

15. Assets- Applicants must submit 3 complete statements for all asset accounts. Asset accounts are accounts in which an individual has any money saved or money that will be gifted to the applicant household. These accounts can include, but are not limited to, checking accounts, savings accounts, Certificate of Deposit, Mutual Funds, stocks, bonds, trust funds, limited liability investments, and gift funds. An application will be disqualified in its entirety if asset accounts are falsely represented.

16. Animals - If animals are accepted at the Riverstone Residential Group community where application is made, no more than (2) animals each weighing _____ pounds or less full-grown are allowed per apartment. Animals must be no less than six (6) months of age. Aggressive breeds will not be allowed. See list below for animals and breed not permitted. Additional fees may be required contingent upon the community and state requirements.

Restricted Animal/Breed List (Includes but not limited to) (Note: Service/Companion animals may not be subject to this list)			
Breeds of Dogs:	Pit Bull	Malamute	Akita
	Rottweiler	Doberman	Terrier (Staffordshire)
	Presa Canario	Chowchow	American Bull Dog
	German Shepherd	St. Bernard	Karelian Bear Dog
	Husky	Great Dane	
	Any hybrid or mixed breed of one of the aforementioned breeds		
Poisonous Animals:	Tarantulas	Piranhas	
Exotic Animals:	Reptiles (snakes, iguanas)	Raccoons	Birds (parrots, cockatiels,
	Ferrets	Squirrels	Macaws)
	Skunks	Rabbits	

17. Falsification of Application Any falsification in Applicant’s paperwork will result in the automatic denial of application.

18. Adding An Occupant/Roommate After Move In - Should an existing resident wish to add a roommate/family member to a lease, the household will need to re-qualify as if they were a new move-in. 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 _____

OWNERS REPRESENTATIVE
