

Resident Selection Guidelines

Forest Oaks

IT IS THE POLICY OF THIS COMPANY TO PROVIDE HOUSING ON EQUAL OPPORTUNITY BASIS. WE DO NOT DISCRIMINATE ON THE BASIS OF RACE, RELIGION, COLOR, SEX, FAMILIAL STATUS, NATIONAL ORIGIN OR DISABILITY.

1. Resident Eligibility:

- Single Resident Occupancy

2. Household Definitions:

- Family—Any person(s)
- Elderly—An elderly household consist of either a single person or family where the head of household or spouse is at least 62 years old.
- Handicap—Recorded or regarded impairment.
- Disabled—A handicapped or disabled person is anyone who is handicapped or disabled having a physical or mental impairment which:
 - ✓ Is expected to be a long, continue indefinite duration.
 - ✓ Substantially impedes his or her ability to live independently, or limits one more major life activities.

All above household definitions may include persons living with applicant/resident that; are essential to their care or well-being.

3. Citizenship Requirements:

Must declare U.S. Citizenship, or submit evidence of eligible immigration status.

4. Social Security Number Requirements:

All applicants must declare and provide documentation of social security numbers. If no documentation of SSN is available, an applicant may certify their SSN and has 60 days from date of certification to provide documentation to remain on waiting lists.

5. Income Requirements:

Applicant must have a monthly gross income of at least \$900.00.



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Income limits are issued annually by HUD for each county or Metropolitan Statistical Area (MSA) by family size and percentage of median income. All applicants must meet income requirements at move-in and during annual-recertification. If during annual recertification, a household income exceeds current income requirements, established rents will increase by 20%. **In the event the head of household refuses to recertify, rents will adjust to current market rents for the MSA.**

- HOME—All units require household income up to 80% of the area HUD median income.

A. Additional Requirements

A prospective resident must indicate willingness to comply with all lease requirements, house rules and unit inspections. Income eligibility is verified annually, and residents must report changes to income, assets and/or household composition when they occur. A household may no longer qualify for tenancy if income exceeds specified program requirements of the maximum eligible percentage of MSA. The resident may be given a 90 day notice to vacate the unit or rent may be increased by 20%.

6. Asset Verification:

In accordance with program requirements, we will apply an asset test to the applicant. The purpose is to determine if any income can be derived from assets held by applicant. Asset information will be requested during initial application and annual recertifications.

7. Applications:

- Accepting Applications – Applications will be accepted from all interested persons. Applicants will be screened according to qualification criteria and placed on the vacancy notification list if unit is not currently available. The application must be signed and dated by the applicant and person accepting the application. **Applications cannot be accepted if they are not completely filled in. The applicant must be advised, by mail, that the application is incomplete and request the required information.** If the application is hand delivered, review it while the applicant is present to assure it is complete.

Once a unit becomes available, the applicant(s) will be notified by telephone or mail and given 10 days to respond. The unit will be offered to the first pre-approved applicant(s).

Applicants will remain on the vacancy notification list for 6 months unless the applicant(s) requests that their name(s) be removed. The applicant

may also request to remain on the list for an additional 6 months awaiting an available unit.

A. Applicant Screening

“Two out of Three” Rule – In order to pass screening guidelines, the Property Manager must try to verify all three guidelines and must be able to verify at least two of the three following qualifications. However, if all three are verifiable, they all must be good.

- An acceptable criminal record
- A landlord reference (must be good, if exists)
- Acceptable credit

Landlord Reference: Any applicant who has been evicted or has surrendered their lease through lease termination for nonpayment of rent, will not be accepted. Any applicant that owes past due funds to a previous landlord will be rejected until all funds that are past due have been paid in full.

Acceptable Credit: In order for your application to be approved, you must be able to obtain electric service from SCE&G, as well as water and sewer from the City of Columbia, prior to moving in. All applicants must have an acceptable rating for credit approval. Any rating rejected will not be accepted.

B. Criminal Background Checks

The use of a criminal background check improves the resident profile. Not only does it eliminate problem applicants but it gives residents a safer neighborhood. An applicant may be denied if:

- a. Applicant has been evicted from federally assisted housing or conventional housing for drug-related criminal activity within the past three years.
- b. Applicant is currently engaging in illegal use of drugs or there is reasonable cause to believe that a household member’s illegal use or a pattern of illegal use of a drug may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents.
- c. Applicant’s abuse or pattern of abuse of alcohol interferes with the health, safety, or right to peaceful enjoyment of the premises by other residents.

- d. Applicant or any household member is subject to the registration requirement under a State sex offender registration program.
- e. Applicant or any household member is currently engaging or has engaged in the following during the past five (5) years:
 - i. Drug related criminal activity
 - ii. Violent criminal activity
 - iii. Other criminal activity that would interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents
 - iv. Other criminal activity that would interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents
 - v. Other criminal activity that would threaten the health or safety of the owner, agent of the owner, any employee, contractor, or sub contractor who is involved with the housing operations.
 - vi. Other criminal activities listed below, but not limited to:
 - 1. Homicide
 - 2. Rape
 - 3. Aggravated Assault
 - 4. Kidnapping
 - 5. Larceny
 - 6. Motor Vehicle Theft
 - 7. Arson
 - 8. Armed Robbery
 - 9. Charges directly related to children (molestation, pornography)
 - 10. Any other felony conviction

An application will be denied if there is a history of habitual criminal activity including misdemeanors. In addition, criminal background checks will be performed annually during recertifications.

8. Landlord References

A satisfactory rental history is required. Previous addresses and landlord references are also verified. Any applicant who has been evicted or has surrendered their lease through lease termination for nonpayment of rent or damages will be rejected. The applicant must have a history of timely rental payments and satisfactory lease compliance in order to be considered for approval. Management will contact all landlords for the past two (2) years. An applicant with no rental history may substitute a letter of reference from the head

of household responsible for the lease for the landlord reference; but the applicant must still meet the “Two out of Three” rule.

9. Credit Report

When reviewing the credit report, check to make sure the name, address and social security number that appear on the report are the same as what the applicant has written on the application.

The credit report should demonstrate that the applicant has paid financial obligations as agreed. A person without any credit history will not be disqualified, but must still meet the “Two out of Three” rule.

- The credit report must be obtained through the appropriate credit bureau and may also include references supplied by the applicants that do not appear on the credit report.
- Information to be considered will be limited to the applicant’s credit record established within the four years prior to the date of the application.
- If an application is rejected based upon the credit report, the applicant must be provided with the Fair Credit Reporting Response notification which provides the name and address of the credit bureau, that performed the credit check. This information must be provided, to the applicant at the time of the rejection notice. Applicants must be given the opportunity to have corrections made to the credit report.
- Under no circumstances should a copy of the credit history report be released to the applicant or any specific information that is on the report. This is due to the Fair Credit Reporting Act, which only authorizes credit bureaus to release the information.

Reasons for Rejecting Ineligible applicants:

- Bad landlord reference
- A family member convicted of a serious crime (refer to criminal background check procedure)
- False or misleading information on the application
- Evidence of past illegal drug use and or involvement with no verified efforts to correct the problems
- Demonstrated history of poor credit
- Failure to provide verifications of social security numbers, proof of birth or income certifications for all family members
- The applicant does not meet the criteria of the TAX CREDIT, HOME or HOUSING TRUST program.
- Intentional or material falsification of information supplied on the application
- Family includes member who did not declare citizenship or non-citizenship status, or sign a statement electing not to contend non-citizen

- status. (*Families are permitted to revise their application to exclude proposed family members who do not declare citizenship or eligible non-citizen status*).
- Household characteristics are not appropriate for the specific type of unit available at the time or have a family of a size not appropriate for the unit sizes that are available.
- The applicant does not respond to the apartment availability updates within ten days of mailing up date letters
- Reasonable risk of intentional damage or destruction to the apartment unit and surrounding premises by the applicant or those under the applicant's control
- If mitigating circumstances exist, the applicant may request a hearing with the Property Manager.

Denial and Appeal Procedures:

If an applicant fails to meet the eligibility requirements of the Resident Selection Criteria, a written notice of denial stating the reason for denial will be mailed to the applicant along with a copy of the Grievance and Appeal Procedure. An applicant has 14 days to request an appeal.

10. Unit Type Qualifications

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| 1. SRO-Single Room Occupancy | Maximum one person |
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11. In House Transfer Policies

Transfer costs include:

- 1) Any cost associated with transfer of utilities
- 2) Any damages by the resident beyond normal wear and tear.

Residents can be transferred after the original lease term has expired, if they are a "resident in good standing" and they must pay a \$150.00 transfer fee to cover the cost to rehab the unit. **A resident in good standing meets all of the following criteria.**

- All rent paid in full.
- No outstanding miscellaneous charges such as damage, late fees, etc.
- No more than three (3) lease violations received in the previous 12 months.
- No complaints on file in the past 12 months.
- Passed all unit inspections in the previous 12 months.

12. Pet Policy

No pets are allowed. However, resident may have fish, birds or other small caged animals with prior written permission from management. Under no circumstances will management allow residents to keep rodents, snakes or other reptiles.

Applicant Name

Signature

Date