

Resident Selection Criteria

Tennessee Housing Management, LLC

NONDISCRIMINATION AND EQUAL OPPORTUNITY REQUIREMENTS:

This community is an Equal Housing Opportunity Community. It adheres to all Federal Fair Housing and Civil Rights laws, and all state and local regulations concerning non-discrimination in housing.

1. This community does not discriminate based on race, color, religion, sex, national origin, familial status or handicap.
2. This community does not discriminate against any particular socioeconomic classes (e.g. public assistance recipients, single parent households, etc.)
3. These requirements apply to accepting and processing applications, selecting residents from among eligible applicants on a waiting list, assigning units, certifying and recertifying eligibility for assistance, and all other aspects of continued occupancy.

PROCEDURES FOR ACCEPTING APPLICATIONS AND SCREENING APPLICANTS:

All Applicants for housing must qualify under the following eligibility and screening factors.

1. The Rental Application and all other required paperwork in conjunction with the Application required to initiate the verification process, must be complete and signed and dated by all household members 18 years of age or older.
2. The Applicant Head of Household must be of legal age (18 years of age or older).
3. All Applicant Households must qualify for occupancy according to the income limits based on family size, which have been established for this community.
 - a. All Applicant Households for the Low Income Housing Tax Credit Program, HOME Program, Tax Exempt Bond or similar programs requiring household income limits, must demonstrate:
 - i. Current employment,
 - ii. Certification of disability which prohibits employment,
 - iii. Confirmation of formal retirement from employment, or
 - iv. Verifiable ability to pay rent at a ratio of rent to income of no higher than thirty three percent (33%).
 - v. Demonstrate a household income that complies to the income limits based on family size which have been established for this community and which are adjusted annually by the Department of Housing and Urban Development (HUD).

- b. All Applicant Households for non-program accommodations must demonstrate verifiable ability to pay rent at a ratio to income of no higher than thirty three percent (33%).
 - c. All Section 42 Applicant Households must be willing to pay the rent set at the elected rent levels determined by the LIHTC Program.
 - d. All Section 8 Applicant Households must be willing to pay the rent calculated according to the Department of Housing and Urban Development (HUD) rules for the LMSA Contract.
 - e. The Applicant Household must meet the eligibility criteria for this community and the unit size.
4. The Applicant Household must provide verification of Social Security numbers for all household members. If any Applicant Household Member has never been assigned a Social Security number, then a certification statement will be required. All Applicants aged 16 and older must provide a valid driver's license or state identification card as proof of identity.
5. The unit must be the Applicant's only residence.
6. A credit check will be conducted for each Adult Applicant. The credit report will be reviewed to determine the history of payment practice including utilities, outstanding loans, judgments, bankruptcies, foreclosures, etc.
 - a. Overall Credit Report Ratings of A or B will generally be acceptable.
 - b. Overall Credit Report Ratings of C through F may be cause for rejection. Defaulted student loans and or medical judgments/collections may be taken into consideration.
 - c. Utility accounts, such as gas, electric, water and sewer, with a negative rating, regardless of the date that the account became delinquent, will be grounds for rejection. Even if the account is paid off after the date of the application, it may still remain grounds for rejection. If utility accounts have a negative rating, but were paid off prior to the date of the application, it will not be considered grounds for rejection as long as a zero balance is showing on the credit report and/or payment in full can be verified as being made prior to the date of the rental application.
 - d. All other accounts with a negative rating, that are over three (3) years old may not be considered grounds for rejection as long as there is a zero balance and/or payment in full can be verified and if the applicant has a current satisfactory and verifiable rental history.
 - e. Outstanding amounts due to a housing entity will be cause for rejection.
 - f. A verifiable debt to income ratio of fifty percent (50%) or higher may be grounds for rejection.
 - g. Lack of credit history alone will not be cause for rejection.
7. Any rental application on a waiting list for ninety (90) days or longer will require an up-dated credit report to be conducted when a unit becomes available.

8. The criminal records of all Household Members of 18 years and older will be checked and will be reviewed for felony and misdemeanor offenses. If it is documented by a criminal records search that the Applicant or any household member of the Applicant is engaged in, has felony charges pending, or has been convicted of criminal activity including, but not limited to, felony drug-related criminal activity, child molestation, or acts of violence, the Application will be rejected. This includes, but is not limited to, conviction or pending charges for a felony crime against a person or property such as possessing illegal controlled substances. A misdemeanor drug-related charge may be subject to Applicant denial. If pending charges have been dismissed against the family member(s) involved, the Applicant may reapply.
9. This community is committed to drug-free housing. The Lease Agreement prohibits criminal activity including drug-related criminal activity on or near the premises. Violations of this Lease provision will be considered cause for termination of tenancy.
10. Applicant must not have child support violations on records.
11. Rental History references will be obtained from present and past landlords up to, but not limited to, a five (5) year period. An Applicant may be rejected if these reports document the following:
 - a. Show failure to make timely rental payments two times or more in any six-month time frame.
 - b. Show evidence that the Applicant, Applicant's family and/or guests of the Applicant disturbed the safety, security and/or right to peaceful enjoyment of other residents.
 - c. If the Landlord stated poor housekeeping habits posing a threat to the health, safety and welfare of the household members or other residents of the community.
 - d. If there are legal proceedings against the Applicant or Household Members.
 - e. Eviction.
 - f. Early Lease termination without proper written notice.
 - g. History of violence and/or drug or alcohol abuse as evidenced by previous Landlord verifications.
12. Lack of Landlord references alone will not be reason for rejection.
13. Written verification of income, assets, income from dependents, and all other eligibility requirements will be required from third parties for all Applicants. All documentation must be no more than ninety (90) days old at the time of Lease signing.
14. All income and asset information requested on the Application, or other Application paperwork, must be provided. Discovery of income and/or asset information not identified on the Application may be considered reason for rejection.
15. All income and asset information must be verifiable. Inability to obtain clear verification of any income or asset by Management may cause uncertainty in the calculation of household income, thus, being unable to determine income eligibility. Applicant households may not sign a Lease or move into an apartment until all income and asset sources have been verified and the annual income is determined and certified by the completion and signing of the Tenant Income Certification (TIC). Lack of specific detail or vague income and/or asset information may be reason for rejection.

16. Applicant Households understand and agree to the process of annual verification and recertification of household income and asset information. Applicants agree to cooperate with Management annually in providing all information required for recertification of household income. Recertification information will be requested 90 to 120 days before the expiration of the Lease and Tenant Income Certification. Failure to agree to the annual recertification requirement is reason for rejection. Refusal to cooperate in the recertification process will be reason for eviction.

17. Household size is limited based on maximum number of occupants permitted to occupy an apartment. The unit occupancy limit is as follows on a per bedroom basis:
 - a. One Bedroom: Two Persons
 - b. Two Bedroom: Four Persons
 - c. Three Bedroom: Six Persons

18. If during the term of any Lease, the Resident exceeds the maximum occupancy restrictions of the apartment, the Resident may transfer to the appropriate size apartment, or must vacate the apartment at the time the Lease and Tenant Income Certification (TIC) expire.

19. Residents are not allowed to move additional people into the apartment. All occupants must be listed on the Application and approved. Violations to this rule may cause a resident to be given a 30-day notice to vacate. If for any reason it is anticipated that the household membership or size will change, the Management must be notified.

Applicants who are rejected may re-apply again if twelve (12) months have passed since the Application was rejected, and the household circumstances have changed so as to remove original reason(s) for which the Application was rejected.

I have read and understand the above requirements and Application selection criteria.

Applicant's Signature

Date