VILLAGE APARTMENTS OF MOUNT VERNON Tenant Selection Criteria Revised March 6, 2017

Vasil Management Company, Inc's., d/b/a Village Management Company, policy is to thoroughly evaluate everyone making an application for an apartment at our community. This community is designated for a family/general population.

Each resident living in our apartment homes must qualify on his/her own account. **Qualification is a two-step process.** First, we will request a copy of your credit and criminal report through a professional reporting agency. Management reserves the right to deny any application based on poor landlord, credit, criminal, or employment reference. We shall make a final decision regarding the approval of your lease application based upon information received. By law we are not allowed to give you a copy or share information with you regarding your credit report. You may contact the credit agency to request a copy of your credit report. We will evaluate the following on each adult (18 or older) household member:

- 1. Credit History: A full history will be requested. Bankruptcies must be discharged. Applicants with utility collections on their credit reports may be asked to show proof of payment in full. Multiple charge-offs or unpaid medical charges may be cause for denial.
- 2. Criminal History: Any criminal history will be reviewed on a case-by-case basis. Applicants with felony convictions, sexual offenses, or drug offenses will be denied. This policy will also apply to any caregiver residing in the unit and any other adult members requested as additions to the initial household. Multiple misdemeanors may be cause for denial.
- 3. Landlord Reference: Applicants must provide the name, address, and telephone number of all current and previous landlords for a three-year period. Failure to list consecutive occupancy history may result in denial of application. Any record of evictions, delinquent payments, unpaid landlord judgments, disturbances, property damage, poor housekeeping habits or inappropriate behavior may be cause for denial.
- 4. Income: Preferable employment would indicate applicant has a satisfactory position and no anticipated layoffs or reduction in hours worked. Other income could include, but is not limited to, Social Security, pensions, retirement accounts and other assets.
- 5. We will give prompt written notification to any rejected applicant of the grounds for any rejection; applicant has the right to appeal an adverse decision. Upon appeal, management may request additional information to reevaluate the decision.

Once a household is approved based on credit, criminal, and landlord history, we must qualify applicants in accordance with Section 42 of the Internal Revenue Code. This includes, but is not limited to, approving households that do not exceed the income limits published annually by HUD. Our calculation of the households' monthly income must be sufficient to pay monthly rent on a timely basis; the preferred monthly burden will not exceed 50% of adjusted income toward rent.

Units will be leased on a first-come first-served basis with tenants selected in chronological order from the waiting list.

It is imperative the household is qualified based on information provided in the initial application. Management may require more information to properly qualify a household; failure to provide that information may result in denial of the application. Certain changes to the initial application and individual questionnaire(s) will not be allowed once processing begins. A household must wait 60-days before reapplying for housing if they do not meet compliance criteria for occupancy, or if the application is withdrawn by the household. Application fees are non-refundable and are required each time a household applies for residency.

Additions to Household

No additions to the household will be allowed in the first six months without prior approval from management.

Student Status

Households composed entirely of full-time students may be ineligible for residency. Please refer to "IRS Student Status Self-Certification" document.

Priorities and Preferences for Admission

Units with accessibility features must be occupied by households that would benefit from such amenities. Verification from a third party medical professional may be required to occupy the unit. Priority will be first given to eligible tenants residing in the property who are either under- or over-housed if relocating them into the newly vacant unit would bring the household into compliance with the occupancy policy for the property. Persons displaced or in a Federally declared disaster area have priority over all other applicants in their income category. Finally, selection will be made according to date and time in the following order: 1) very low-income applicants, and 3) moderate-income applicants.

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)

We will comply with the Fair Housing Act, as amended, and will not discriminate based on race, color, national origin, religion, sex, familial status and disability.

Violence Against Women Reauthorization Act of 2013

No applicant may be denied admission to housing on the basis that the applicant is or has been a victim of domestic violence, dating violence, sexual assault, or stalking, if the applicant otherwise qualifies for occupancy.

This Institution is an Equal Opportunity Provider Professionally Managed by Vasil Management Co., Inc d/b/a Village Management Company

