



## RESIDENT SELECTION CRITERIA 2100 Memorial Drive

**GENERAL ELIGIBILITY CRITERIA:** All applicants must meet the requirements within the Resident Selection Criteria. The Resident Selection Criteria is used to demonstrate the applicant's suitability as a resident, using verified information on current and past conduct to document an applicant's ability (either alone or with assistance), to comply with the rules governing tenancy. Revisions of this Resident Selection Criteria may be implemented from time to time. A copy of the current Resident Selection Criteria can be obtained from the leasing office and a copy will be given to each applicant before their application is processed.

### GENERAL RENTAL STANDARDS:

- **EQUAL HOUSING:** Columbia Residential will offer to rent to qualified persons regardless of age (except when age is related to eligibility), race, color, sex, sexual orientation, gender identity, religion, national origin, creed, handicap, mental or physical disability, marital status, or familial status in compliance with all federal, state, and local laws.
- **CREDIT:** All applicants are subject to approval through a third-party applicant screening agency. Approvals are based on an empirical system that incorporates various credit factors along with other non-statistical scoring factors to determine overall applicant worthiness. In addition, the following categories (a-d) will automatically Fail/Deny an applicant: **(a) Eviction Judgements** and **(b) Foreclosures** within the past twenty-four (24) months **(c) Three or more Eviction Filings** less than or equal to twelve (12) months **(d) Any Filed Bankruptcy within the last (12) months or any pending bankruptcy that has not been discharged or dismissed.** Furthermore, the following auto score categories (e-h) will return for Conditional review by a Regional Manager: **(e) "Other" categorized Bankruptcies (f) Landlord debt/Rental history balances (g) Unpaid gas, electric, water and sewer utility accounts (h) Fraud Alerts.** Conditional approval may be considered if applicant provides verifiable evidence that their landlord debt/Rental balance and/or Utility balance(s) have been paid in full. Should an applicant be approved with conditions, a double security deposit is required.
- **CRIMINAL BACKGROUND CHECK:** All applicants eighteen years old or over must successfully pass an investigative criminal background check. Parents/guardians of minors (under the age of 18) must also certify that the minor household members do not have a criminal record. Misdemeanors and Felonies are scored under a 15-year look back period. With the exception of crimes against people, children, and society, including weapon & Felony drug charges, the look back period is indefinite, all years. Minor Low-level crime categories such as traffic, civil court records, transportation i.e.: speeding /expired tags, animal vaccination & fish & game licensing, public gaming & wagering, ordinances i.e.: fireworks/ littering, and improper telephone usage or possession of access device, will not be scored or considered.
- **AGE REQUIREMENT:** Applicants must be **55 years of age or older** to reside at this Senior Community.
- **PRIOR LANDLORD REFERENCE:** Applicants who meet the income, credit & background qualifications can also be denied based on a poor landlord reference under the following (a-e) categories: **(a) Three (3) or more late payments during past twelve (12) months; (b) Being evicted in the past twenty-four (24) months for non-payment of rent or violation of rental policy; (c) Three or more Eviction Filings less than or equal to twelve (12) months (d) Statement from a prior landlord that they would not re-rent due to lease violation(s), number of late rental payments, or non-payment; (e) Unpaid Landlord debt/ Rental history balance(s).**
- **MINIMUM INCOME REQUIREMENTS: (1) Elderly 55 and older** gross income must be at least 2 times the resident paid rental rate. Cosigners on Market applications must make at least five (5) times the rental rate. This property does accept Section 8 vouchers.
- **IDENTIFICATION:** All Applicants eighteen (18) or older must present picture identification (ID) issued by a local, state, or federal government agency, (i.e., driver's license, valid passport, travel visa, etc.) Applicants must also provide a US issued Social Security card for credit screening purposes. If a Social Security card has not been obtained, an Individual Taxpayer Identification Number (ITIN) may be considered. All provided forms of identification must be valid through the term of the lease.

- **CITIZENSHIP:** (Only applicable to HUD units): In accordance with HUD regulations, all applicants must be a U.S. Citizen or have eligible immigration status. Documentation will be required to verify U.S. Citizenship and/or eligible immigration status including but not limited to a current Resident Alien Card and/or Visa. In addition, applicant must provide a birth certificate and social security card, unless unavailable for foreign-born residents, in which case immigration documents may be substituted. Applicants should provide this documentation with their application.
- **MANAGEMENT OCCUPANCY STANDARDS:** The Maximum Occupancy Allowed is 2 persons per bedroom
- **RELEASE & CONSENT:** Applicants eighteen (18) or older must sign a consent form giving Management permission to communicate with employers(s), financial institutions, government agencies, or other sources as applicable for the purpose of determining eligibility.
- **APPLICATION PROCESS:** Applicants eighteen (18) or older must complete an application form and report all household income & assets. Completed applications will be reviewed for eligibility under the applicable housing program(s) in effect for the property for which application for residency applies. All Applicants must confirm that there has been no change to household status (i.e., income, assets, occupancy, etc.) declared on the application as of the date of the effective date of the lease. An applicant's credit, criminal background, income, and rental history are part of the household's overall score of which determines a pass, fail or conditional decision.
- **ACCURACY OF INFORMATION:** Information the Applicant supplies must be true and complete and made in good faith. Any willful false statements or failure to provide satisfactory, complete and accurate information (regardless of whether inaccuracy is intentional or unintentional) will be denied on the basis of falsification. In addition, refusal to comply with a request for information shall constitute cause for immediate rejection of the application or lease termination by Management.
- **HANDICAP ACCESSIBLE UNITS:** Management actively markets accessible units to persons with disabilities, and priority for leasing accessible units is given to those needing these special design features. Should Management not receive an application to lease an accessible unit from an eligible Applicant, the unit may be leased to a non-eligible Applicant. If Management receives a request to lease the accessible unit from an eligible priority Applicant, Management will give the non-handicap household occupying the accessible unit a 30-day notice to transfer to another suitably sized unit within the community, should an appropriate unit become available.
- **DRUG- FREE HOUSING:** All applicants eighteen (18) or older must have the ability and willingness to consent to comply with the drug free housing policy. Resident is responsible for actions of all household members and their guests. Activity that includes, but is not limited to, the possession, sale, and use of illegal substances or weapons is an automatic violation of the lease and grounds for immediate termination by Management.
- **LEASE EXECUTION:** All occupants eighteen (18) or older must sign the lease agreement, except dependent occupants (e.g., claimed on parent's tax return) 18 or older who are full-time students and are not financially responsible for the lease.
- **REJECTED APPLICATIONS:** If an applicant fails to meet the eligibility requirements as described in the Resident Selection Criteria, a letter disclosing the reason for denial will be mailed Immediately. Applicants have the right to submit a written appeal to management for potential reconsideration within 10 days of denial. Applicants must provide proof of reformation. Falsification of any part of the application and /or providing false documents or statements, will not be reconsidered. If an application has been rejected, the applicant is eligible to reapply 90-days after the date of rejection.
- **REASONABLE ACCOMMODATION:** It is the intention of Columbia Residential to make reasonable accommodations both in the application process and during residency in accordance with the HUD Handbook 4350.3, Fair Housing Act, and other relevant civil rights laws and statutes.
- **VAWA:** All applicants will receive a copy of the Notice of Occupancy Rights (form HUD-5380) and the Certification Form (form HUD-5382). The notice explains the protections for persons that have been subject to domestic violence, dating violence, sexual assault, or stalking. The Model Emergency Transfer Plan for Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking (HUD-5381). The Emergency Transfer Request for certain Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking (HUD-5383).
- **LIVE-IN AIDE:** The definition of a live-in aide is a person who resides with one or more persons with disabilities who is (1) determined to be essential to the care and well-being of the person(s); (2) is not obligated for the support of person(s) with the disabilities; and (3) would not be living in the unit except to provide the necessary supportive services. The Live-In Aide must provide proof of current, separate residency from the applicant unless applicant requires 24-hours care. In accordance with this definition, a live-in aide cannot be a spouse and are not entitled to occupancy as a remaining member of the tenant family. Verification of need must be obtained through a certified health care professional. Live-in aides will be subject to criminal background checks at the household's initial and annual recertifications.
- **COMMUNITY RULES AND REGULATIONS:** 2100 Memorial Drive residents will be required to abide by the Community Rules and Regulations including controlled access, guest policy and use of common spaces. 2100 Memorial Drive is a Non-Smoking community. 2100 Memorial Drive has the following additional written policies available in the Leasing Office, a copy of which will be provided to any applicant or their representative upon request:

**Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly making false statements or misrepresentation to any department or agency of the United States.**

Criminal History, Waitlist Policy, Non-Renewal and/or Termination Policy, Denied Application Policy and Reasonable Accommodations Policy.

- **CONSIDERATION OF EXTENUATING/MITIGATING CIRCUMSTANCES:** Management may consider extenuating/mitigating circumstances in evaluating information obtained during the screening process to assist in determining the eligibility of an applicant. Management will require evidence of the applicant's ability to meet the obligations of tenancy.

**IRC SECTION 42/TAX CREDIT RENTAL STANDARDS:**

**Section 42 tax credit guidelines for designated units:**

- **INCOME VERIFICATION:** Management must be able to confirm employment and reported salary listed on the application(s). All income & asset sources must be verified in accordance with the HUD Handbook 4350.3, IRC Section 42, HOME, and other programs applicable to the property for which application is being made. Third-party Verification of Employment is required for employed applicants. If third-party verification is unavailable, then (4) consecutive pay stubs are required. Dated proof of retirement benefits, social security or disability income is required. Non-W-2 employees must provide documentation that they have been in business for a minimum of six full months and the self-employed income has been reported and claimed on the tax return by providing a copy of the prior year's tax transcript obtained by the IRS. If a tax return is due and has not been filed, the applicant will automatically be denied. If newly self-employed, a minimum of six (6) full months of active engagement is required, documented by Year-to-Date Business Receipts or check stubs or a Profit and Loss Statement prepared by a CPA.
- **INCOME LIMITS AND RENT:** Applicants applying for units designated under the Section 42 program cannot make over the applicable HUD maximum allowable income limits determined by household size.
- **STUDENTS:** Tax Credit Program: An applicant's household cannot be entirely occupied by full-time students. Applicants cannot be, or expect to be, full-time students for any four (4) month period of time (months need not be consecutive) within a twelve (12) month calendar year. If all household members are full-time students, the household must meet at least one of the applicable exceptions. Exceptions to this rule include married and entitled to file a joint tax return, receiving TANF, enrollment in JTPA or similar program, single parent with children not claimed on anyone else's tax return, and/or ever been in foster care.
- **HOME STUDENT (City of Fort Worth):** A student is defined as an individual enrolled, part-time, or full-time, at an institution of higher education as defined under the Higher Education Act of 1965 (20 U.S.C. 1001 and 1002) to obtain a degree, certificate, or other recognized educational credential.

Owners of developments with HOME funds are required to screen and document student status for each individual(s) the age of 18 and under the age of 24. If an individual(s) is enrolled at an institution of higher education, each individual must meet student eligibility requirements in accordance with 24 CFR 5.612 and the HOME Final Rule. *You will be required to provide supporting documentation.*

**Part 1:** To evidence independence from your parent(s)/legal guardian, each of the following three (3) criteria must be met AND you must submit a signed certification documenting if (and how much) financial assistance your parent(s)/legal guardian give you.

1. Are you of legal contract age under Texas State law? **AND**
2. Have you established a separate household from your parent(s)/legal guardian for no less than one (1) year from today? **AND**
3. Did your parent(s)/legal guardian claim you on their last tax return as a dependent?

**Part 2:** To evidence independence from your parent(s)/legal guardian, one (1) of the below exceptions under the U.S. department of Education's definition of an independent student must be met:

- Will you be at least 24 years old by December 31st of the current year?
- Are you legally married?
- Are you working on a master's or doctorate degree program (such as M.A., M.B.A, Ph.D., graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a veteran of the U.S. armed forces?
- Do you have a legal dependent(s) (i.e., child or parent)?
- At any time since you turned 13 years old, were you: An orphan? In Foster Care? A dependent/ward of the court?
- Prior to turning 18, were you an emancipated minor?
- Prior to turning 18, were you in legal guardianship?
- Are you homeless, or self-supporting and at risk of being homeless? Please identify who could verify that you qualify as such: Your high school or district homeless liaison, director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development (HUD), director of a runaway or homeless youth basic center or transitional living program.

