

GULF BREEZE APARTMENTS

QUALIFYING GUIDELINES

We are pledged to the letter and spirit of the United States policy for the achievement of equal housing opportunities throughout the United States. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, sex, age, religion, color, familial status, national origin or handicap. This community will comply with state and federal fair housing and anti-discrimination laws.

All applicants will be reviewed based on the following written criteria:

All applicants 18 years of age or older and not married will be required to complete separate rental applications. Those applicants legally married and applying for residency will be required to complete a joint rental application. Prospective applicants who hold Section 8 vouchers or certificates are welcome to apply and will be provided the same consideration for occupancy as any other applicant.

Applicants must meet all of the qualifying requirements of the affordable housing programs (Code Section 42).

1. Student Status - Applicants that are full-time students will not be accepted unless they qualify under the Affordable Housing guidelines. In the case of all applicants who are full time students they must be married filing a joint tax return, single parent(s) with minor child, be an AFDC/TANF recipient, at least one household member is under age 24 and has exited the Foster Care system within the previous 6 years or a job training participant. There are only five exceptions. If all applicants are full time students and do not fall under one of these five exceptions the applicant will not qualify for the apartment.

2. Rental History - Applicant must have a minimum of 6 months cumulative verifiable rental history or mortgage payment history within the last 24 months. Renting from a relative will not be acceptable as rental history because no contract performance can be determined. Home ownership must be verifiable via cancelled checks for a period of 6 consecutive months. If landlord cannot be contacted, 6 consecutive months of proof of payment must be verified and a copy of the lease contract must be provided. Applicants not having verifiable rental or mortgage history will have to provide an additional deposit. All prior rental history will be checked. An outstanding debt to a previous landlord or an outstanding NSF check that is not paid in full will result in automatic rejection. A prior eviction will result in an automatic rejection.

3. Age - Applicants must be 18 years of age or older unless Federal/State Regulations provide for a variance. Any persons under the age of 18 not meeting a variance provided by Federal/State Regulations must occupy an apartment with parent guardian of legal age.

4. Employment - Applicant must have verifiable employment or income of not less than six months within the last year unless they are a Section 8 client. If employment is to begin shortly the applicant must provide a "letter of intent to hire" from the employer. At least one applicant per household must be employed a minimum of **thirty** hours per week. This policy

will be waived in the event that all applicants in the household are over the age of 55, are permanently disabled, or receive rental assistance under the Section 8 program. Failure to comply with this policy will result in automatic rejection for residence in our community.

5. Self Employment - Self-employed applicants must provide the previous year's income tax return and the previous two month's bank statements or twelve months of financial statements and must exhibit no negative references.

6. Income - Applicants, which are not Section 8 recipients, must meet or exceed 2.5 times resident paid rent. Annual income cannot exceed the maximum allowable income as determined by federal and governmental regulations in effect for this community. Roommate and joint (married) applicants will be allowed to combine incomes to meet the income requirements. **The minimum income required for Section 8 or voucher holders cannot exceed 2.5 (two and one-half) times the portion of the rent the resident will pay.**

Minimum income requirement for applicants at this community will be determined and based by management guidelines. Maximum allowable income for federal and governmental regulated programs at this community will be determined and based on HUD guidelines.

7. Credit - A credit check will be completed on all applications. No credit will be considered good credit. Outstanding balances owed to a landlord or utility company which is a pre-requisite of habitation will result in automatic denial. An applicant will have two weeks to pay balances to utility companies and submit receipt of payment to clear the pending rejection.

8. Occupants - No more than two persons will be allowed per bedroom plus a child who is twelve months old or less at the time of initial lease commencement or lease renewal. If the age of the resident's child causes such occupancy standard to be exceeded during the lease term, the resident at the expiration of the term of the resident's lease must either:

- a. Move to another available unit which has more bedrooms or
- b. Vacate the residence.

<u>Familial Household Occupancy Limits</u>		<u>Maximum Allowable Income-60%</u>	
1 bedroom apartment	No more than 2 persons	1 person household	\$40,980
2 bedroom apartment	No more than 4 persons	2 person household	\$46,800
3 bedroom apartment	No more than 6 persons	3 person household	\$52,680
4 bedroom apartment	No more than 8 persons	4 person household	\$58,500
		5 person household	\$63,180
		6 person household	\$67,860
		7 person household	\$72,540
		8 person household	\$77,220

9. Animals – **ALL ANIMALS MUST HAVE MANAGEMENT APPROVAL** and a pet agreement signed. Animals must be no less than six months of age. No more than two animals to an apartment. **AGGRESSIVE BREEDS WILL NOT BE ALLOWED.** A pet deposit of \$300 for pets up to 25 pounds is required. Animals over 25 pounds are prohibited. All dogs

must be spayed; all cats must be spayed and declawed. Aquariums will be allowed with a 20-gallon maximum on the first floor only with proof of insurance for the entire term of the lease. No exotic or poisonous animals are allowed.

10. Criminal History - Criminal history reports will be obtained on all applicants and occupants 18 years of age or older. Arrest records will not be considered in the screening. Conviction records will be reviewed to determine if the record demonstrates that the household member threatens the health, safety or right to peaceful enjoyment of the premises by other residents. The following behavior or convictions will be reasons for immediate denial:

- If a household member is currently engaging in illegal use of a drug
- If there is a reasonable cause to believe that a household member's illegal drug use or pattern of illegal drug use threatens the health, safety or right to peaceful enjoyment of the premises by other residents.
- If any household member has been convicted of drug-related criminal activity for manufacturing or producing methamphetamine on a residential premises or if any household member has been convicted of the illegal manufacture or distribution of a controlled substance
- If any household member is subject to a lifetime registration requirement under a state sex offender registration program.
- If there is reasonable cause to believe that a household member's abuse or pattern of abuse of alcohol may threaten the health, safety or right to peaceful enjoyment of the premises by other residents.

Criminal convictions for offenses that are violent sexual related or property crimes will be considered for denial if the completion of sentence, whether adjudicated or not, occurred within the past 10 years of the rental application as these types of offenses potentially pose a threat to the health, safety or right to peaceful enjoyment of the premises by other residents.

All other felony convictions will be considered for denial if the completion of sentence, whether adjudicated or not, occurred in the past 3 years of rental application.

Any applicant that is denied based on their criminal history is encouraged to present any mitigating factors or evidence of rehabilitation for consideration.

AGE: All heads of household must be at least 18 years unless familial status applies.

11. Falsification of Application - Any falsification in application paperwork will result in the automatic rejection of applicant in the event an applicant falsifies his/her paperwork, Owner has the right to hold all deposits paid to apply towards liquidated damages.

If you are an applicant that will be receiving housing assistance please refer to the housing authority's ACOP (Admission Continued Occupancy Plan) for qualifying guidelines. This ACOP is located in the leasing office and is available for review.

I have read and understand the entire resident screening policies of this community.

Applicant Signatures

_____ Date _____

_____ Date _____

_____ Date _____

Initiated 05/18/2010
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