

## Resident Selection Criteria

Thank you for applying to live at our community. These criteria explain the process we use to select our residents. The Shield Apartments/The Alexander Company Inc. is an Equal Housing Opportunity provider, and it is our policy to treat all residents and visitors fairly and consistently without regard to race, color, religion, sex, national origin, disability, or familial status. This community and its employees comply with the provisions of Title VIII of the Civil Rights Act of 1968, the Fair Housing Amendments Act of 1988 (“Fair Housing Act”), the Violence Against Women Act, and, to the extent applicable, the Americans with Disabilities Act. Furthermore, this community complies with the state and local fair housing regulations of the jurisdictions in which it is located.

### BASIC ELIGIBILITY REQUIREMENTS

- Valid photo identification for all residents over the age of 18.
- A valid Social Security number for all household members. If a Social Security card is not available, the community will accept a letter from the Social Security Administration stating that a new card has been applied for.
- Proof of all income. Rental assistance is allowed and considered as part of this requirement.
- Domestic Violence Survivors. 22 units are reserved for 30 days as they become available to house domestic violence survivors. Applicants are eligible for these units through a referral affidavit.
- Several apartments in this community have income restrictions. The chart below shows the maximum income allowed for the household under the three programs. All applicants must have income to support 1 ½ times monthly rent amount.

### Maximum Income Restrictions by Household Size

Effective 04/01/2025

Household Size	30% AMI Program	40% AMI Program	50% AMI Program	60% AMI Program
1 Person	\$27,270.00	\$36,360.00	\$45,450.00	\$54,540.00
2 Persons	\$31,170.00	\$41,560.00	\$51,950.00	\$62,340.00
3 Persons	\$35,070.00	\$46,760.00	\$58,450.00	\$70,140.00

AMI is the unit designation % for that specific apartment. Each unit’s designation is preset and cannot change.

## **THE APPLICATION PROCESS**

Prospective tenants must submit one application and a non-refundable application fee per applicant over the age of 18. Once the application is approved and the available apartment is accepted, the applicant will sign a lease agreement in which the applicant agrees to abide by all the rules and regulations. If an applicant is denied, applicant will receive an email or letter stating the reasons for the denial. Falsification of any information on the application is basis for automatic denial. Upon approval based on credit, criminal and rental history, the applicant will complete the income and asset verification portion of the process to determine eligibility under the LIHTC requirements.

### **The Waiting List**

If a unit is not available, interested parties may join the waiting list. Applications will be processed in the order received with application fee. Applicants will be contacted when a unit becomes available. Failure to respond to attempted contacts will result in removal from the waiting list. The waitlist will prioritize individuals on the Community Wide Prioritization List Through Coordinated Entry. Non-chronic individuals or small families (one child under 2 years of age) from the List will be moved to the top of the waiting list. Individuals in the most need of permanent housing at risk of homelessness and domestic violence survivors will be offered units ahead of anyone else on the waiting list.

### **Credit Screening**

A report will be obtained through a commercial credit-reporting agency. If the applicant has filed bankruptcy and it has not been discharged, the application will automatically be denied. Medical or student related loans or collection status is not a factor for denial. History of significant or repeated delinquencies is acceptable with proof of letter of payment arrangements or enrollment in a financial literacy program. Each applicant will receive the name, address, and contact information for the credit bureau to report or dispute any information the applicant finds to be inaccurate. Applicant will not be denied based solely on credit score or any information on the credit report that is under dispute or in repayment.

### **Rental History**

Rental history for the past 2 years must indicate the ability to care for the property without damage. Previous evictions and/or judgments for rent require proof of payment agreement or satisfaction by Landlord. Applicant will not be denied solely due to lack of housing history.

### **Occupancy**

No more than 2 adults and one child under the age of 2 may occupy an apartment.

## **Criminal Record Checks**

All applicants and household members over 18 years of age will be screened for criminal history. All applicants shall disclose in their application if any household member(s) have criminal charges pending at the time of application and if so, where and what the pending criminal charges are. A history of any of the following by any household member is cause for denial of an application for housing:

- I. A felony conviction or adjudication other than an acquittal of sex offenses (including but not limited to forcible rape, child molestation, and aggravated sexual battery), arson, crimes involving explosives, and the illegal manufacture of controlled substances or manufacture of illegal drugs.
- II. Within 10 years from the completion of any sentence, probation, or parole for a felony that involved damage to or destruction of property, bodily harm against a person, including but not limited to: murder, homicide, manslaughter, armed robbery, aggravated assault, or any felony of violence that may establish that the applicant constitutes a direct threat to the health or safety of other individuals or to the property.
- III. Within 5 years from the completion of any sentence, probation, or parole for a felony that involved stalking, weapon offenses, burglary, theft, auto theft, buying receiving or possession of stolen property, or sales or trafficking in an illegal drug or controlled substance.
- IV. Within 2 years from the completion of any sentence, probation, or parole for any misdemeanor or ordinance violation for a crime of violence that may establish that the applicant constitutes a direct threat to the health or safety of other individuals or the property.
- V. Registry on the Sex Offenders Registry.

## **Approval**

If an applicant is approved, a copy of the lease shall be provided for review by applicant. Once the lease is signed, a security deposit equal to half of one month's rent is due prior to lease start date. Payment plans are available. Co-signors or a higher security deposit not to exceed one month's rent may be required for applicants with conditional credit or housing history or lack there-of.

## **Denial**

Any applicant that is denied will be provided a written letter of denial with instructions on how to receive a copy of their credit or background report as well as instructions on how to appeal the decision. Appeals will be reviewed by the property's Area Manager and Compliance Manager.

## **Security Deposits**

Once an application is approved, a copy of the lease will be provided for review. Once the lease is signed, a security deposit equal to half of one month's rent will be due prior to move-in. A co-signor or additional deposit not to exceed one month's rent may be required for conditional credit and background reports or lack there-of. Payment plans are available.

## **UNIT TRANSFER POLICIES**

All transfer requests must be made and submitted in writing to management. Under these conditions, unit transfer requests will take priority to the waitlist applicants:

1. Reasonable Accommodation Requests
2. HUD/Tax Credit Compliance

## **PRIVACY POLICY**

It is the policy to guard the privacy of individuals conferred by the Federal Privacy Act of 1974 and to ensure the protection of such individuals' records maintained. Therefore, neither The Shield Apartments nor its agents shall disclose any personal information contained in its records to any person or agency unless the individual about whom the information is requested shall give written consent to such disclosure.

The Privacy Policy in no way limits The Shield Apartments' ability to collect such information as it may need to determine eligibility, compute rent, or determine an applicant's suitability for residency. Consistent with the intent of Section 504 of the Rehabilitation Act of 1973, any information obtained on handicap or disability will be treated in a confidential manner.

