



Martin Housing Development Management (MHD) Applicant Screening Criteria

Credit Screening Criteria:

MHD Management requires a credit check on all applicants

The following criteria will be used in determining whether an applicant's credit is approved or rejected for housing.

- a) Credit report is required on each applicant through the Equifax Credit Information Service, by Online Rental Exchange.
- b) The absence of a credit file will not adversely affect the application.
 1. Any one (1) judgment and/or liens must be paid in full or payment plan arranged with creditor. Written evidence must be presented with at least a 3-month history of continued payments (Exceptions: Identified Medical Expenses and Student Loans)
 2. Any one (1) personal bankruptcy/repossessions: If the bankruptcy / repossession is beyond two years, the applicant will be eligible provided they have reestablished good credit that complies with the credit policy.
 3. Any one credit litigation which is rated 5 through 9 will be considered bad credit. Student loans, telephone/cellular, and cable will not be considered in the rating 5 through 9 as bad credit.
 4. Any one (1) suit not remedied or a suit pending.
 5. Any one (1) foreclosure of real estate.
 6. Any amount owed to any property management company or landlord listed under Exchange hits, filed as a judgment, charged off, collections, late pays will be rejected.
- All bad credit identified on the report as medical expenses will not be considered when evaluating the applicant's credit. The applicant will be responsible for providing evidence that the bad credit is a medical expense if it cannot be recognized as such on the credit report.

Consideration *will* be given to extenuating circumstances regarding an applicant's credit history such as hardships, disputes, **settlements/paid off accounts** with creditors. The applicant will need to submit reliable written evidence of circumstances beyond the applicant's control that caused the credit to be bad. It is not the management company's responsibility to inquire about possible extenuating circumstances or mitigating factors: The burden of proof to present documentation of unusual circumstances rests entirely with the applicant.



Criminal/Drug/Alcohol/Sex Offender/Homeland Security Terrorist Watch List Background Check Screening Criteria:

MHD Management requires a criminal record check on all applicant household members and live-in aides. It is our policy not to rent to applicants, applicant's household members or live-in aides whose criminal history indicates a tendency towards physical violence, harassment, endangering the safety of others, or interfering with the quiet enjoyment of others, or any other activity that could disturb the residents of the community.

These activities may include, but are not necessarily limited to, the following:

- a) Conviction of any one (1) felony.
- b) Conviction of any misdemeanor (other than minor traffic violations) within the last five (5) years. **NOTE:** If serving jail time during the five-year period, applicant household member or live-in aide will be rejected. Consideration will be given to extenuating circumstances if applicant submits reliable written evidence of circumstances beyond the applicant's control that caused the conviction or pending charges for misdemeanors. It is not the management company's responsibility to inquire about possible extenuating circumstances or mitigating factors. The burden of proof to present documentation of unusual circumstances rests entirely with the applicant.

NOTE: Applicants who have pending charges for misdemeanors (other than minor traffic violations) or felonies will not be approved or rejected for an apartment until the pending charges have been resolved.

- c) Any conviction of or arrest which is currently pending court trial:
 - A household in which any applicant, household member, or live-in aide has been convicted for the use or distribution of any controlled/illegal drug within the past 10 years.
 - A household in which any applicant, household member, or live-in aide has been convicted of the illegal use of any weapon.
 - A household in which any applicant, household member, or live-in aide has been convicted of any violent behavior.
 - A household in which any applicant, household member, or live-in aide is currently engaged in illegal use of drugs or for which the owner/management has reasonable cause to believe that a member's illegal use or pattern of illegal use of a drug may interfere with the health, safety, and right to peaceful enjoyment of the property by other residents, or the health and safety of the owner, employees, contractors, subcontractors, or agents of the owner. If the applicant has completed a supervised drug rehabilitation program, management will require appropriate documentation of the successful completion of the program. (Examples: evidence of illegal activities may include a conviction record, former landlord references, and police reports.)
 - Any applicant, household member, or live-in aide who is subject to a lifetime registration requirement under a state sex offender program and convicted sex offenders who are not subject to a registration requirement under state law.
 - Determination that there is reasonable cause to believe that an applicant, household member, or live-in aide's abuse of alcohol interferes with the health, safety, or right to peaceful enjoyment of the premises by other residents, or the health and safety of the owner, employees, contractors, subcontractors, or agents of the owner. If the applicant, household member, or live-in aide has completed a supervised alcohol rehabilitation program, management will require appropriate documentation of the successful completion of the program. (Examples: conviction of illegal alcohol related activities, former landlord references, and police reports.)
- d) Any applicant, household member, or live-in aide who is on the Homeland Security Terrorist Watch list.



Past and Present Landlord References:

MHD Management requires a past and present landlord reference check on all applicant household members and live-in aides. Management must not reject an applicant household or live-in aide for lack of rental history.

An applicant household member or live-in aide will be rejected for tenancy for any of the following reasons:

- a) Any one (1) history of “Skip” from any housing unit. (Excludes live-in aides).
- b) Any one (1) history of an “eviction” from any housing unit.
- c) Any three (3) late payments of rent within a twelve (12) month period from any housing unit. (Excludes live-in aides).
- d) Any one (1) outstanding balance owed from any previous occupancy in a housing unit. (Excludes live-in aides).
- a) The applicant or any member of the household was destructive to the housing unit or surrounding public areas.
- b) Any record of disturbance of neighbors or other disruptive behavior by the applicant or any member of the household or guest.
- c) Any record of a willful or serious misrepresentation in the application procedure for the housing unit or for any other governmentally assisted housing unit.
- d) Any unauthorized alteration, redecoration, painting or wallpapering in any housing unit.
- e) Any obvious signs of maintenance needed in the care of the unit that resident failed or neglected to report to prior landlord.
- j) Any obvious signs of excessive trash or garbage accumulation at prior housing unit.
- k) Any prior actions or activities while on any property managed by Martin Housing Development, LLC. that disturbs the safety and/or quiet enjoyment of our apartment communities.
- l) Any Landlord reference that states no to the question would you rent to them again?

If you or an affiliated person are a victim of violence, you may not be denied assistance, evicted or have your assistance terminated because of the violence you or the affiliated person experienced. The housing Authority and your landlord may not: Deny you voucher assistance because you or an affiliated person are a victim of violence. Terminate your housing assistance or evict you because of threats or violence committed against you or an affiliated person. You may only be evicted or terminated on the basis of violence against you or an affiliated person if there is an actual threat to other tenants or employees at the property if you remain in your unit.



PUT HIS ON WEBSITE

Rental Qualification Criteria

1. Applicant must be **18 years of age or older**.
2. Applicant must have verifiable employment for a minimum of one year. This employment must be in good standing and supported by providing copied of your most current pay stub.
3. Applicant must have a gross monthly income of at least three times the monthly rent.
4. Applicant must have verifiable residence for a minimum of one year and receive a good reference from a landlord or Mortgage Company.
5. Applicant must meet the credit standards established for Windsor Place Apartments.
6. Each roommate must complete a Rental Application and be a leaseholder.
7. An Application Fee of \$95.00 for Single and \$145.00 per married couple is due at the time the Rental Application is submitted. This is a non-refundable fee and is made payable to Martin Housing Development, LLC.
8. A Security Deposit of 1.5X rental payment is due at the time the lease is signed. This is also payable to Martin Housing Development, LLC. Cash is not accepted.
9. NO PETS ALLOWED

I have read and understand the qualification criteria set forth by Martin Housing Development, LLC

