

Resident Screening and Selection Criteria

Occupancy Policy

Manco Abbott is an Equal Opportunity Housing Provider. We fully comply with the State and Federal Fair Housing Acts and limit occupancy based on the number of bedrooms.

A bedroom is defined as a space within the premises that is used primarily for sleeping, with at least one window and a closet space for clothing. Two persons are allowed per bedroom plus one additional person per apartment. A maximum of two people are allowed in a studio or zero bedroom apartment.

Application Process

Steps to becoming a resident:

1. Select your rental home.
2. All applicants 18 years of age or older shall submit individual applications using the designated form(s).
 - a. *If you wish to add a roommate(s) at a later time we will require that all current residents in conjunction with the proposed roommate re-apply. Application fees will only be required for the proposed roommate(s).*
3. Pay your non-refundable application fee of **\$40.00** per adult;
4. All prospective residents will supply the names and phone numbers of previous and present Landlords for verification of payment history and tenancy. (Renting from a family member is not considered verifiable rental history)
5. All applicants must receive a combined income of two (2) times the monthly rent. Documentation is required and must be verifiable from its source.

Examples include...

- a. *Copies of your most recent pay stubs, Social Service Assistance documents, SSI papers, etc. for the last 30 days.*
 - b. *Tax returns. (if you are self-employed)*
6. Provide "Government-issued" photo identification. Examples include Valid Photo ID, Drivers License, Passport, Foreign Driver's License or other foreign identification to determine or verify identity of prospective resident(s) or occupant(s).
 7. Provide Social Security Card or Individual Taxpayer Identification Number (ITIN), Electronic System for Travel Authorization (ESTA) along with an e-Passport or a Visa, coupled with other identifying information.
 8. Applicants will be required to sign an "Offer to Rent" prior to processing all applications. Application processing time can be the same day in most cases.
 9. If your application is approved and you decide not to rent, Owner/Agent may deduct from the holding deposit "Lost Rental Damages" as explained in the "Offer to Rent".
 10. If the application is approved you will be required to sign a Lease/Rental Agreement in which you will agree to abide by all the terms and the Manco Abbott community policies. You are encouraged to read the lease agreement and addendums at the time of application.
 11. Section 8 Applicants must present a current housing choice voucher. Information from this voucher will be entered in the local Housing Authorities Rent Reasonable Calculator. If the results from this preliminary screening return that the applicant is not eligible for the proposed contract rent, we will not charge an application fee and will not continue the application screening process.
 - a. If applicant does qualify through this preliminary screening they will be required to complete an application, pay application fees and any applicable holding deposits.
 - b. Applicants will be screened using the same screening criteria as other applicants to qualify for residency.
 - c. Income requirements will be applied to the applicants estimated portion of rent.
 - d. Move in will not be allowed until the Housing Authority approves the Section 8 Packet and performs the required apartment inspection.

Screening and Selection

1. Credit recommendation will be obtained through a contracted service; this includes Eviction History and National Criminal Background check.

Guarantor / Additional Deposit Policy

1. If income does not meet above requirements, an approved guarantor will be required.
2. Applicants with a known negative credit history may use a guarantor for the initial qualifying process.
3. Recommendation of “**Low Accept**”, an approved guarantor or 1.5 times the standard deposit. Deposit specials do not apply.
4. Recommendation of “**Conditional**”, an approved guarantor or 2 times the standard deposit. Deposit specials do not apply.
5. Credit Recommendation of “**Decline**”, decline unless applicant obtains a qualified guarantor. Deposit specials do not apply.
6. Recommendation of “**Refer**”, an approved guarantor, 1.5 times the standard deposit or 2 times the standard deposit will be required based on rental history. Deposit specials do not apply.
 - a. **Insufficient Identification** the household must provide a minimum of 3 types of the last 6 months paid utility bills, rent or other regular monthly bills that show a pattern of consistent and timely payment.
7. Guarantor or additional security deposit is required within **48 hours** of notification to continue to hold selected apartment.
8. Guarantors cannot be obtained to override Criminal or Eviction Decline Recommendations or Open Bankruptcy.

Guarantor Requirements

1. Guarantor must be 18 years of age and shall submit individual applications using the designated form(s).
2. Pay a non-refundable **\$40.00** application fee.
3. Guarantor must pass the same screening process as other applicants and have a minimum monthly income of (4) four times the monthly rent.
4. Recommendation must return a full "Accept" in order to qualify as an approved guarantor.
5. Sign a Guarantee of Lease/Rental Agreement for a minimum of 12 months. A longer obligation may be required based on the status of the applicant after the initial term of residency. The following must be met in order to consider removing the Guarantor after the initial lease term.
 - a. During the initial lease term the Resident occupying the apartment must be the one paying rent and have zero late payments.
 - b. The Resident occupying the apartment must meet the income requirement.

Causes for Denial of Application

1. Failure to meet the above criteria including incomplete, inaccurate or falsified information. (Termination of tenancy will occur if applicant provided falsified information.)
2. Felony convictions within the last seven (7) years including but not limited to violent crimes, drug related offenses, crimes against a person or property, cruelty to animals, weapons related offenses, prostitution, theft by check or worthless check and/or bogus check convictions. In addition, felony convictions for sex related offenses and terrorism related offenses, no time limit.
3. “Refer” Recommendation that includes any of the following...
 - a. *Previous eviction or notice to vacate for violations of community rules.*
 - b. *Rent payments late more than three (3) times in the past twelve (12) months.*
 - c. *More than three (3) notices for violation of community rules in the past twelve (12) months.*
 - d. *Inability to provide proof of a minimum of 3 types of the last 6 months paid utility bills, rent or other regular monthly bills that show a pattern of consistent and timely payment.*
4. Unable to provide the required additional deposit or guarantor after initial approval.
5. Criminal “Denied” Recommendation.
6. Poor rental history and/or outstanding balances at any Manco Abbott Community.
7. Outstanding balances \$500 or more to any prior property management company or rental community.
8. Eviction related history which indicates risk but may not have resulted in an actual eviction.
9. One eviction within the last five (5) years or two (2) evictions all time.
10. Open bankruptcy.

Rejection Policy

1. The Owner/Agent will provide all applicants with an adverse action letter that states the credit reporting agency’s contact information.
 - a. *Correct any inaccuracies through the credit reporting agent as per their policy.*
 - b. *Upon receipt of the corrected and satisfactory information, applicant(s) may reapply for the next available apartment.*

Waiting List Policy

If a desired apartment is unavailable, all applicants are welcome to be placed on a waiting list. All applicants who choose to be placed on the waiting list are treated on a first come basis. Additionally, all applicants choosing to be placed on a waiting list agree to the following...

1. No guarantee of availability for desired apartment.
2. Applicants on a waiting list for longer than 90 days will need to be re-screened (at no charge to the applicant) at the time the apartment becomes available. If there has been a significant change in the applicant(s) background this could result in a different recommendation from the screening provider.
3. Follow application process as stated above.
4. The rental rate will be based on the market value at the time the apartment becomes available.
5. Pay a minimum holding deposit of \$100.00 which will be applied towards security deposits.
6. Applicants will be contacted once a desired apartment becomes available and will have 48 hours to pay the security deposit in order to reserve the specific apartment. No extensions are permitted.
7. You will have the option to choose to accept the next available apartment or continue to remain on the waiting list or cancel your deposit for a refund.