

## **Campus Living Villages** **Resident Qualifying Criteria**

***Welcome to our community! In order to qualify for housing at this Campus Living Village community a potential resident must meet qualifications listed below.***

***Please note that these are our current rental criteria and that nothing contained in these requirements shall constitute a guarantee or representation by us that all residents currently residing in our community have met these requirements.***

### **Age Requirements**

Anyone of legal age in the State in which the community is located may apply for residency.

### **Establishing Identity**

All applicants who are citizens of the United States must have a government issued I.D. All applicants who are citizens of another country must provide a valid passport, or the official immigration document that entitles you to be in the United States, and proof of employment in this country or an I-20 verifying student status.

### **Credit History**

In the event that the community requires a credit check, all potential residents and/or guarantors are subject to approval through a third party applicant screening agency. Approvals of all applicants are based upon an empirical system that incorporates various credit factors along with other non-statistical factors to determine overall applicant worthiness. The primary criterion used to determine rental decisions is a statistically based score (Leasing Desk Score). It is a cumulative analysis from several statistical indicators that calculates an applicant's overall credit score and then rates the applicant or guarantor from 0 to 1000, with a higher number indicating a lower financial risk.

Some of the indicators used may derive from income relationships, including rent-to-income and debt-to-income ratios based on calculations determined from the application and the credit record. Other indicators may consider credit worthiness as determined by the national credit scores and other proprietary credit calculations more specific to the apartment industry.

Unsatisfied bankruptcies, judgments, and tax liens will be an automatic denial. Satisfied and unsatisfied evictions, foreclosures and repossessions will also be an automatic denial. Any delinquent monies owed to a previous landlord will be grounds for denial of residency.

In addition to the Leasing Desk score, other factors may impact the overall rental decision of an applicant/guarantor including criminal background checks, rental and eviction histories, check writing histories, as well as other indicators. When these non-statistical factors are combined with the Leasing Desk score, an overall rental result is determined. A report of Negative or Open bad Checks will require that all payments be made with Certified Funds.

### **Criminal Background Checks**

The community may also perform a criminal background check on all applicants. Applicants will be rejected for felonies, deferred adjudications for a felony, crime against persons, certain types of misdemeanor criminal convictions, certain types of unclassified criminal convictions or if applicant has a juvenile record that includes any of these serious offenses. Any such offenses shall be grounds for denial of residency or termination of the lease should such offense occur after the initial approval for residency. Please note that this requirement does not constitute a guarantee or representation that residents or occupants currently residing in our community have not been convicted of a felony or are not subject to deferred adjudication for a felony, there may be residents or occupants that have applied to reside in our community prior to these requirements going in to effect. The background reports may include an Office of Foreign Assets Control ("OFAC") search for Specially Designated Nationals and Blocked Persons. The OFAC list is updated periodically as new individuals and entities are identified. The United States government has classified the individuals and/or entities on the list as potentially dangerous and a threat to national security.

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### **Rejecting Applicants**

If rejected, the community shall return any refundable money that was required of the potential applicant and document the reason for denial and send a denial letter to the applicant. If you are denied you may request a copy of your consumer credit report from the credit reporting agency and you may request a correction of the information if you deem the information is inaccurate from the reporting agency.

### **General**

Inaccurate or falsified information will be grounds for denial or eviction. Any individual, who may constitute a direct threat to the health and safety of an individual, the community, or the property of others, will be denied.

***Campus Living Villages adheres to the Fair Housing Law (Title VIII of the Civil Rights Act of 1968 as amended by the Housing and Community Development Act of 1974 and the Fair Housing Amendment of 1988) which stipulate that it is illegal to discriminate against any person with respect to housing because of race, creed, religion, sex, national origin, disability or familial status. Campus Living Villages is an Equal Housing Opportunity Community***