

STATEMENT OF RENTAL POLICY
Hallmark Legacy Fairview TN, LLC d/b/a Legacy at Fairview

This Community does not discriminate on the basis of race, color, religion, sex, handicap, familial status, or national origin.

This Community complies with all LIHTC (Low Income Housing Tax Credit) criteria. All applicants must meet state and federal qualifying criteria in addition to Hallmark Management, Inc. qualifying criteria as described below.

- *Head of Household applicants must be at least eighteen (18) years of age. Those Head of Household applicants under eighteen years of age must provide court approved Emancipation documents.*
- *Applicant must have credit and criminal background checks on all household members 18 years of age and older. A criminal background check must be performed for all Resident Assistants.*

1. Applicants must disclose Social Security Numbers (SSN's)

The head of household/spouse/co-head must disclose SSN's for all family members. Applicants must provide documentation of SSN's. Adequate documentation means a social security card issued by the Social Security Administration or other acceptable evidence of the SSN such as a letter from the Department of Homeland Security indicating SSN's have been assigned.

2. Requirements for Students

Low Income Housing Tax Credit properties are not meant for students. Students attending institutions of higher learning are not allowed to reside in Low Income Housing Tax Credit properties **UNLESS** they meet one or more of the exceptions:

2.1 Restrictions on Eligibility of Students

Students who do not live with their parents while attending an "institution of higher learning" (full or part time) to be eligible must:

- At least one member of the household receives assistance under title IV of the Social Security Act (i.e. payments under AFDC or TANF). Must provide verification.
- At least one member of the household is currently enrolled in a job training program that receives assistance under the Job Training Partnership Act (JTPA) or is funded by a state or local public agency. Must provide verification.
- The head of household is a single parent of any children who are a part of the household and the parent is not the dependent of another individual for tax purposes, and the children are not claimed as a dependent by someone other than a parent. Most recent tax return must be provided.
- The members of the household are married and eligible to file a joint federal tax return. Must provide a signed copy of most recent tax return and marriage license.
- At least one household member was previously under the care and placement responsibility of the State agency responsible for administering a plan under Part B or Part E of Title IV of the Social Security Act (Foster Care). Must provide court documents, state agency documentation, or Social Security Verification.
- Student eligibility will be verified in accordance with the educational institution's terms for all part time students.
- Students who have attended an institution of higher learning in the last 5 months or have graduated in the last 5 months will not be admitted unless one of the exceptions listed above is met.

Then the student would be deemed eligible.

3. Income Limits

In order for an applicant to be eligible for occupancy:

- The applicant's family annual income must not exceed the applicable income limit. This limit depends upon the type of subsidy and family size. HUD establishes and publishes income limits for each county or Metropolitan Statistical Area (MSA) in the country.

4. Procedures for taking applications and selecting from waiting list

- Application - All applicants must complete an application. The application must include a signature from the applicant certifying the accuracy and completeness of information provided. All applications will be dated and timed upon receipt and placed on the community waiting list.
- If a person is next on the waiting list for a unit and is unable to move at that time, however wants to remain on the waiting list, he/she must understand they will be placed at the bottom of the waiting list.

5. Availability

Applications for the apartment homes are accepted on a first come, first serve basis. Apartments are considered available when they are vacant, without a good faith deposit, or occupied with a notice tendered. There are times when an apartment may become available suddenly, providing a floor plan that was previously not obtainable. This usually happens when an application being reviewed for approval is declined or when applicants cancel their reservation. Occasionally a resident will cancel or alter their notice. Should an applicant have a good faith deposit on an apartment that is no longer available, the management team will make every effort to accommodate the applicant by reserving another apartment of the same type. If the applicant considers the alternate apartment unacceptable, or there are not other available apartments of the same type, the applicant's good faith deposit will cheerfully be refunded.

6. Applicant Screening Criteria

6.1 Resident History Criteria

Applicants must have good references from previous landlord(s). These include:

- No history of drugs or excessive drunkenness.
- No history of property destruction, vandalism, or littering.
- No history of rowdy conduct or loud parties.
- Must have demonstrated an ability to get along with neighbors.
- Must have history of good housekeeping habits.
- Must have a well-disciplined household.
- No history of undesirable visitors or unauthorized occupants
- If applicant is unable to provide references by previous landlord(s) besides a family member, management may require that a housekeeping inspection be made where applicant presently lives.

6.2 Credit Criteria

Applicants are allowed no more than four (4) delinquents on their credit report in the last three years. Subsequent positive history following excessive delinquent accounts within three years may be considered evidence of current credit worthiness. Delinquencies include Charge-off and Collection Accounts. Bankruptcy will be accepted on credit report 1 year after discharge date and applicant must have re-established good credit. Medical bills and school loans will not be reason for denial unless personal history is also unsatisfactory. If an applicant has no credit this will be considered good credit.

In order to meet the established income standards, applicants must make **two and one half (2 1/2)** times the monthly rental amount. Debt load will be deducted from the applicant's gross income. Applicants' employers will be contacted to complete the Income Verification Form. If employer is unable or unwilling to complete the Income Verification Form, the applicant must submit the last eight consecutive pay stubs to verify income. Allowances made for income from sources other than

employment must be verified in writing. In order to qualify without verifiable employment, an applicant must have proof of liquid assets equaling two and one half (2 1/2) times the monthly income, multiplied by the number of months on the lease.

Unsatisfactory credit may disqualify an applicant. Unpaid collections, apartment collections, slow credit, judgments, liens, and bankruptcy reported to credit agencies are reviewed prior to acceptance. Hallmark Management, Inc. reserves the right to require additional deposits, monies and prepaid rent in cases of marginal credit histories.

Please be advised, Hallmark Management, Inc. may not discuss the content of a credit report. Should unsatisfactory credit interfere with application acceptance, you will need to contact the reporting agency for further information.

Should an application be denied, the good faith deposit of \$_____ will be refunded.

6.3 Applicants will be denied for the following:

Income

- Employment reference must include a minimum of 3 current and consecutive months at the applicant's employer. Any time on the job less than 3 months for any member of the household who will be responsible for paying the rent will be denied as ineligible.
- Family's annual income exceeds program income limits.
- Family's income doesn't meet the established income standards of two and one half (2 1/2) times the monthly rental amount.

Criminal Background

Automatic Exclusions

- Any arrest where the trial or plea is still pending for a serious or violent crime or drug manufacture or distribution charge.
- Conviction or adjudication of a felony, other than acquittal, for any sexual offense or for a violent crime in which the offender uses or threatens force, such as murder, manslaughter, rape, terrorism, kidnapping, robbery, battery, deadly conduct, injury to a child or elderly person, felon in possession of a firearm, manufacture of a destructive device, throwing missiles, assault with a deadly weapon, child pornography, prostitution, public lewdness, sex abuse, sex exploitation of a minor, sodomy, statutory rape, failure to register as a sex offender, indecent exposure, peeping.
- Conviction or adjudication, other than acquittal, for the following drug-related felonies: attempt to purchase illegal drugs, maintaining a place for drug use, manufacture for sale of drugs, drug smuggling or trafficking.
- If any applicant or household member is subject to a lifetime registration requirement under a State sex offender registration program.

Time-Based Felony Exclusions

Conviction or adjudication, other than acquittal, during the past 7 years for any of the following felonies:

- Arson
- Breaking and entering
- Burglary, robbery, or theft
- Grand larceny
- Abuse of a person
- Endangering a child or injury to a child
- Assault on a police officer
- Harassment
- Stalking

Conviction or adjudication, other than acquittal, during the past 3 years for any of the following felonies:

- Domestic violence
- Gang participation
- DUI or DWI causing injury to person or property
- Delivery of drugs or weapons to a prisoner
- Criminal attempt to commit a crime
- Hit and run

Conviction or adjudication, other than acquittal, during the past 1 year for any of the following felonies:

- Shoplifting
- Vandalism
- Abandonment or neglect of an animal
- Animal abuse
- Animal bite or attack
- Dog fighting
- Terroristic threats
- Credit card abuse
- Embezzlement
- Forgery
- Identity theft
- Insurance fraud
- Welfare fraud
- Brandishing a weapon
- Carrying a weapon without a permit
- Drug abuse, possession of marijuana, possession of paraphernalia

Time-Based Misdemeanor Exclusions

Conviction or adjudication, other than acquittal, in the past 1 year for any of the following misdemeanors:

- Arson
- Breaking and entering
- Burglary, robbery, or theft
- Criminal damage or malicious injury to property
- Assault or battery
- Injury to child or elderly person
- Kidnapping
- Manslaughter
- Abuse or domestic violence
- Endangering or injury to a child
- Assault on a police officer
- Hit and run
- Harassment
- Stalking
- Assault with a deadly weapon
- Gang participation
- DUI or DWI causing injury to person or property

Additional Exclusions

- Any household containing a member who was evicted in the last three years from federally assisted housing for drug-related criminal activity unless 1.) the evicted household member has successfully completed an approved, supervised drug rehabilitation program; or 2.) The

circumstances leading to the eviction no longer exist (e.g., the household member no longer resides with the applicant household.)

- Any household in which any member is a current illegal drug-user for which the owner 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
- Any household member if there is a reasonable cause to believe that member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety and right to peaceful enjoyment by other residents. The screening standards must be based on behavior, not the condition of alcoholism or alcohol abuse.

If the disposition of an arrest does not appear on the criminal report, then further information will be required. The disposition of the case can be confirmed by obtaining a certified true copy of the "Judgment of Sentence" or "Disposition." If the disposition status is recent enough and/or serious enough that it would be a basis for denial according to the offense classification as indicated above, then the application shall be considered incomplete until such time as the disposition of the case can be confirmed.

7. Procedures for rejecting ineligible applicants

Applicants denied will immediately be sent a Rejection Letter stating the reason for the rejection. All rejected applicants may request in writing an appeal meeting to discuss the rejection within fourteen (14) days of receipt of the Rejection Letter. If an appeal meeting is requested; the meeting must be conducted by the Property Manager or a Property Management employee other than the person who originally rejected the applicant. A Letter of Final decision must be mailed to the applicant within five (5) business days of the meeting. All documentation will be kept on file for at least three (3) years.

8. Unit Transfers

A resident must reside in their apartment one year before they are eligible for a unit transfer. In house transfers will take priority over waiting list applicants. To qualify for a unit transfer 1.) it must be medically necessary i.e. A ground floor is required or a larger unit for medical equipment or a live-in attendant. Transfers which are needed as a reasonable accommodation are made on a priority basis, or 2.) a change in family size or composition.

9. Policies to comply with Section 504 of the Rehabilitation Act of 1973 and the Fair Housing Act and other relevant civil Rights laws and statutes.

- Section 504 of the Rehabilitation Act of 1973 prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance from HUD.
- The Fair Housing Act prohibits discrimination in housing and housing related transactions based on race, color, religion, sex, national origin, disability and familial status. It applies to housing, regardless of the presence of federal financial assistance.
- Title VI of the Civil Rights Act of 1964 prohibits discrimination on the basis of race, color or national origin in any program or activity receiving federal financial assistance from HUD.
- Accessible units are assigned in the following order:
 1. Current Tenants who require the features of the unit.
 2. Applicants with Disabilities who require the features of the unit
 3. When neither a current resident, nor applicant, require the features of the accessible unit the unit may be offered to another tenant or applicant provided an addendum to the lease is signed stating the tenant will move to a non-accessible unit of the proper size when one becomes available.
 4. When a resident no longer requires the features offered in an accessible unit, the resident will move to a non-accessible unit when one becomes available.
- Reasonable Accommodation and Reasonable Modification Requests are to be submitted through the Management Office for review, verification, and submission to Hallmark Management, Inc.

for approval or denial as applicable. Please note that Reasonable Accommodation and Modification Requests costs are to be at the expense of the Resident if it involves the apartment; community feature requests are subject to review and costs may be at the expense of the property or the resident, depending on the nature of the request.

10. Violence Against Women Act Protections

The Landlord may not consider incidents of domestic violence, dating violence or stalking as serious or repeated violations of the lease or other “good cause” for termination of assistance, tenancy or occupancy rights of the victim of abuse.

AND;

The Landlord may not consider criminal activity directly relating to abuse, engaged in by a member of a tenant’s household or any guest or other person under the tenant’s control, cause for termination of assistance, tenancy, or occupancy rights if the tenant or an immediate member of the tenant’s family is the victim or threatened victim of that abuse.

PROVIDED;

That the victim, or a family member on the victim’s behalf, certify in writing that the individual is a victim of abuse and that the Certification of Domestic Violence, Dating Violence or Stalking Form, or other documentation as requested, be completed and submitted within 14 business days, or an agreed upon extension date, to receive protection under the VAWA. Failure to provide the certification or other supporting documentation within the specified timeframe may result in eviction.

11. Cancellations

Upon placing the application, applicants have 72 hours to cancel their apartment reservation and have their good faith deposit of \$_____ refunded. Failure to cancel a reservation in the prescribed period of time will result in the deposit being forfeited.

12. Application Fees

A non-refundable application fee in the amount of \$_____ shall be paid by each applicant including co-signers.

13. Premise Deposit

When the rental agreement and relative addendums have been signed, the good faith deposit will be applied to the premise deposit of \$_____.

14. Rental Payments

Rental payments are due in the form of a personal check, cashier’s check, or money order. Rental payments are due on or before the first day of every month. Rental payments received after the fifth day of the month will incur a 10% late fee unless the 5th falls on a Sunday or legal holiday at which time a late fee will not be incurred if the rent is paid in full on the next business day. Personal checks returned by the bank will incur a \$30 Return Check Fee and a 10% late fee. Hallmark Management, Inc. reserves the right to file Dispossessory Warrants for any late payments or returned checks that are not redeemed in a timely manner. If a Dispossessory Warrant is filed, this will add additional fees to the account. No partial rental payments are accepted.

15. Occupancy Standards

A maximum of four (4) occupants are allowed to reside in the two-bedroom apartment homes.
A maximum of six (6) occupants are allowed to reside in the three-bedroom apartment homes.
A maximum of eight (8) occupants are allowed to reside in the four-bedroom apartment homes.

16. Occupants

All occupants of an apartment home must be approved by management. This includes anyone under legal guardianship of the applicant. Please refer to the rental application and list the names of all dependents. Any family member over the age of 18 and dependent upon the applicant for financial support must fill out an application for approval. Upon approval they may be listed as an occupant. Anyone over the age of 18 and financially independent must apply and be accepted as a lessee and be listed as such on the rental agreement. The presence of occupants other than those listed on the Lease and Household Income Certification will cause the resident’s lease to be terminated immediately and an eviction warrant to be filed.

17. DO YOU HAVE A LEGAL RIGHT TO BE IN THE UNITED STATES?

- Yes, I am a U.S. Citizen; or
- Yes, I have valid documentation from the U.S. Department of Immigration and Naturalization (INS) that allows me to be in the country; or
- No

18. Vehicles

No more than one vehicle per licensed driver with a maximum of three cars per apartment home will be permitted. All vehicles must be in working condition, with legal tags that are not expired. Car maintenance and repairs are expressly forbidden. Cars illegally parked, without legal tags, with expired tags, or not in proper working order will be towed from the community at the owner’s expense.

19. Pets and Service Animals

No more than two pets per apartment are allowed. We charge a one-time, non-refundable pet fee of \$400 which covers the one to two pets allowed (not per pet). Pet Rent is \$25 per month which covers the one to two pets allowed (not per pet). Full breeds or any mixture of the following breeds are not allowed: Pit Bull, Staffordshire Terrier, Dogo Argentino, Rottweiler, German Shepherd, Siberian Husky, Alaskan Malamute, Doberman Pinscher, Chow, Great Dane, or Akita.

****NO FEES, DEPOSITS, OR RENT WILL BE CHARGED FOR, NOR ANY BREED RESTRICTIONS WILL BE IMPOSED UPON, SERVICE, ASSIST, OR COMPANION ANIMALS****

Any applicant providing false or incorrect information on the application would be subject to having their application rejected immediately upon receipt of such verification.

Apartment Number: _____ Date: _____ Time: _____

Signature of Applicant(s): _____

Signature of Authorized Hallmark Management, Inc. Associate: _____



NOTE: Co-applicants must complete a separate application form. PLEASE PRINT

Marital Status: Single Married Divorced Widowed Separated Never Been Married

Applicant's Full Name:

Full Name _____ Social Security _____ Birth Date _____ Phone # _____

Co-Applicant:

Full Name _____ Social Security _____ Birth Date _____ Phone # _____

Total Household Occupants:

(List all persons (including yourself) that will be living in the apartment, starting with the head of household)

	Name	Sex M/F	Age	Date of Birth	Social Security No.	Relationship to Head of Household	Fulltime Student? Yes/No
1						Head of Household	
2							
3							
4							
5							
6							
7							

Do you anticipate additional occupants to join the household within the next twelve months? () Yes () No

If yes, does this person have income from any source? () Yes () No Estimated Annual Amount \$ _____

STUDENT STATUS:

1. Has anyone in your household been a student within the last calendar year? (Including k -12) () Yes () No
2. Are all of the residents (you, children, and other adults) full-time students? () Yes () No
 - a. If yes: is the household comprised of a single parent and child, neither of whom is dependent on a third party? () Yes () No
 - b. If yes: are Applicant & Co-Applicant married and file a joint tax return? () Yes () No
 - c. If yes: does the household receive AFDC or TANF? () Yes () No
 - d. If yes: is head of household in federal or state job training program? () Yes () No

HOUSING HISTORY:

Current
 Address: _____ Apt. # _____ Payment Amount: \$ _____ Move In Date: _____
 Street Name _____
 City _____ State _____ Zip Code (required) _____ County _____
 Landlord's Name/Phone # _____
 Own? () Rent () Live w/ Family or Friend ()
 Landlord's Address: _____

Reason for Moving

Previous
 Address: _____ Apt. # _____ Payment Amount: \$ _____ MI Date: _____ Move out: _____
 Street Name _____
 City _____ State _____ Zip Code (required) _____ County _____
 Landlord's Name/Phone # _____
 Own? () Rent () Live w/ Family or Friend ()
 Landlord's Address: _____

OTHER INFORMATION:

Driver's License #: _____ State: _____ Expires: _____

Vehicle Model: _____ Year: _____ License plate #: _____

HAVE YOU EVER: (Answer each question)

Filed for Bankruptcy? () Yes () No Been evicted from Housing? () Yes () No Been convicted of a Felony? () Yes () No

WILL YOU BE BRINGING A PET? () Yes () No IF YES, WHAT TYPE? _____ Weight _____

Nearest Living Relative
 Name _____ Phone _____ Relationship _____
 Address: _____

In case of emergency Contact:
 Name _____ Phone _____ Relationship _____
 Address: _____



Income & Asset Disclosure Statement

Do you or any family members have any of the following? Answer "yes" or "no."

Please include the amount for each "yes" answer.

INCOME SOURCE	Applicant/Occupant:	Gross Monthly Income
Employment Income (Gross Amount)..... [] Yes [] No	_____	\$ _____
2nd Job..... [] Yes [] No	_____	\$ _____
Military Pay..... [] Yes [] No	_____	\$ _____
Self Employment Income..... [] Yes [] No	_____	\$ _____
Social Security Income (Gross Amount)..... [] Yes [] No	_____	\$ _____
Supplemental Security Income (SSI)..... [] Yes [] No	_____	\$ _____
Disability Income..... [] Yes [] No	_____	\$ _____
Unemployment Income..... [] Yes [] No	_____	\$ _____
Worker's Compensation..... [] Yes [] No	_____	\$ _____
Pensions..... [] Yes [] No	_____	\$ _____
Rental Income from Property Owned..... [] Yes [] No	_____	\$ _____
Welfare Assistance (AFDC / TANF)..... [] Yes [] No	_____	\$ _____
Child Support (whether or not receiving)..... [] Yes [] No	_____	\$ _____
Alimony..... [] Yes [] No	_____	\$ _____
Recurring Monetary Gifts..... [] Yes [] No	_____	\$ _____
Veterans Administration Benefits..... [] Yes [] No	_____	\$ _____
Income from any source not mentioned..... [] Yes [] No	_____	\$ _____

**Head of Household Employment: CIRCLE ONE: (Employed Full Time) (Employed Part Time) (Self – Employed)
(Non-employed: Seeking Employment) (Unemployed-Not Seeking)**

Current
Employer: _____ Position: _____ Date Hired: _____ To: _____

Address: _____ Supervisor: _____ Phone: _____

Current Wages: \$ _____ per: hour week month year (circle one) Does this include overtime, etc? () Yes () No
Do you expect to earn substantial overtime, bonuses, and/or commissions, shift differential, etc.? () Yes () No If so, how much? \$ _____

Previous Employer: _____ Position: _____ Date Hired: _____ To: _____

Address: _____ Supervisor: _____ Phone: _____

Wages: \$ _____ per: hour week month year (circle one)

**Spouse Employment: CIRCLE ONE: (Employed Full Time) (Employed Part Time) (Self – Employed)
(Non-employed: Seeking Employment) (Unemployed-Not Seeking)**

Current
Employer: _____ Position: _____ Date Hired: _____ To: _____

Address: _____ Supervisor: _____ Phone: _____

Current Wages: \$ _____ per: hour week month year (circle one) Does this include overtime, etc? () Yes () No
Do you expect to earn substantial overtime, bonuses, and/or commissions, shift differential, etc.? () Yes () No If so, how much? \$ _____

Previous Employer: _____ Position: _____ Date Hired: _____ To: _____

Address: _____ Supervisor: _____ Phone: _____

Wages: \$ _____ per: hour week month year (circle one)

Assets:

Do you have any of the following? If yes, indicate the value.	Applicant/Occupant	Amount
Checking Account..... [] Yes [] No	_____	\$ _____
Savings Account..... [] Yes [] No	_____	\$ _____
Cash on Hand..... [] Yes [] No	_____	\$ _____
Certificates of Deposit..... [] Yes [] No	_____	\$ _____
Stocks or Bonds..... [] Yes [] No	_____	\$ _____
IRA/s or Retirement Funds..... [] Yes [] No	_____	\$ _____
Mutual Funds..... [] Yes [] No	_____	\$ _____
Trust Accounts..... [] Yes [] No	_____	\$ _____
Life Insurance (Whole or Universal/Not Death Benefit) [] Yes [] No	_____	\$ _____
Personal Property held as an investment..... [] Yes [] No	_____	\$ _____
Real Estate (equity)..... [] Yes [] No	_____	\$ _____
Any Assets not listed above..... [] Yes [] No	_____	\$ _____

Have you disposed of any assets in the previous 24 months? [] Yes [] No
If yes what was the fair market value of the asset(s) \$ _____

I hereby apply to lease the above described premises on substantially the terms set forth herein. As an inducement to Ashton of Richmond Hill Apartments, Agent for the owner of the property, to accept this application, I warrant that all statements contained herein are true. I have been advised and understand that residency at this community entails certain income restrictions and that residency is subject to qualification. I hereby authorize Landlord to procure a consumer report as defined in the Fair Credit Reporting Act, 15 U.S.C. 1881 a (d) seeking information on the credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living. I tender an application fee in the amount of \$_____ which I acknowledge is the cost of procuring a consumer credit report, employment verification, character references and other costs of applying. This application fee is non-refundable. I agree that in addition to execution of a Lease Agreement that I will execute a tenant certification attesting to the information contained herein which certification will be made under the penalty of perjury.

A deposit of \$_____ is made herein. If the application is approved, said deposit will be held as (partial/full) security for the performance of the covenants of the lease and as a damage deposit. The full security deposit will be \$_____. If the applicant(s) notifies the Landlord within three (3) days after the execution of this application that applicant(s) no longer wishes to rent said apartment, Landlord agrees to return said deposit in full. Landlord reserves the right to retain the security deposit if, for any reason, prospective resident withdraws the application for tenancy, if said application is withdrawn after the time limit set out in the previous sentence.

By execution of this application, I hereby authorize Ashton of Richmond Hill Apartments to make such investigations into my credit history as they may deem appropriate. I understand that such investigations typically include (but are not limited to) verification of employment, salary, rental history, consumer credit reports, and other information disclosed in the application or information obtained during the course of the approval process. By signing below, the applicant gives permission to procure a criminal background check and understands the results of such background check could affect the approval of this application.

Applicant: _____ Date: _____

Application taken by: _____ Date: _____ Credit/Criminal check by: _____ Date: _____ Approved by: _____ Date: _____
