

# MARKETING MANUAL

COMMUNITY NAME	<u>Windemere Villas Apartments</u>	COMMUNITY #	<u>02</u>
SUBJECT	<u>Occupancy Guidelines</u>	SECTION	<u>4.01</u>
ISSUE DATE	<u>August 1, 2019</u>	PAGE	<u>1</u>
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## Policy Guidelines for Occupancy

All applicants must be gainfully employed or have an independent income source (other than parental support) sufficient to cover not only rental and associated costs, but also common day-to-day costs. Generally, rent should not exceed 30% to 35% of a household income. No individual will be allowed occupancy without proof of employment history and income source. Credit checks, criminal background and housing history verifications will be conducted for all applicants. Copies of the following are required before an application can be processed.

### All Applicants

1. Government issued Photo Identification. Must be current. (Driver's License, Passport, State Issued Identification Card etc.)

### One Other Form of Identification

1. Voter Registration, Social Security Card or Medicare card-U.S. Citizens
2. Social Insurance card - Canadian Citizens
3. Passport - all other non-U.S. Citizens

One of the forms of identification must be a government issued photo I.D.

Credit Reports need the following:

- Minimum of three positive active credit accounts for 12 months and
- No negative history of housing related expenses including utilities, mortgage payments and rent
- Delinquent or collection medical accounts **may be** considered negative

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## WINDEMERE VILLAS APARTMENTS

### A 55 AND OLDER COMMUNITY

### RESIDENT SELECTION POLICY

ADOPTED JUNE 27, 2018

REVISED AUGUST 1, 2019

### WE DO BUSINESS IN ACCORDANCE WITH THE FEDERAL FAIR HOUSING LAW

It is illegal to discriminate against any person because of RACE, COLOR, RELIGION, SEX, HANDICAP or NATIONAL ORIGIN. Pursuant to the Fair Housing Act Windemere Villas Apartments is 55 and over housing and requires at least one member of each resident household to be at least 55 years of age or older, and no one in an eligible household can be younger than 40.

1. Two years or more good rental history (or home ownership) will be verified.
2. If relying on employment income, you must be continuously employed six months or more at the same local job. The income must be wage or salary. Tips, commissions or bonuses should not be included unless the employer can verify the income.
3. Income from sources other than employment (i.e. interest income, financial assets, social security, pension, or self-employment income) shall be verified. Sufficient third-party documentation is required.
4. Net income should be three times the market rent.
5. Good credit must be established including acceptable Beacon Score of 660 or higher or other credit rating. Any history of failure to pay legal obligations such as child support, alimony, obligations owed to governmental entities, rent payments, mortgage payments, car loans, and similar obligations may be considered by us when screening your application.

