


MARKETING MANUAL

COMMUNITY NAME	<u>Windemere Villas</u> <u>Apartments</u>	COMMUNITY #	<u>02</u>
SUBJECT	<u>Occupancy Guidelines</u>	SECTION	<u>4.01</u>
ISSUE DATE	<u>April 1, 2022</u>	PAGE	<u>1</u>
		APPROVED TFF	

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

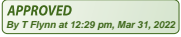
1. Voter Registration, Social Security Card or Medicare card-U.S. Citizens
2. Social Insurance card - Canadian Citizens
3. Passport - all other non-U.S. Citizens

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 MARCH 31, 2022

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, the community 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. If moving to the area, local employment must be verified. 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. Available liquid assets should be a minimum of 10 times monthly rent.
5. Good credit must be established including acceptable Equifax/FICO 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. A minimum of three positive credit accounts for 12 months must appear on credit screening.
6. If employment or income is not sufficient, or good credit cannot be verified, insufficient available liquid assets, or housing history is insufficient, applicants may be qualified by paying an additional security deposit equal to one or more months rent in advance.
7. Verification using government identification or other generally accepted forms of identification containing the birthdates for each household member must be provided. At least one member of each resident household must be at least age 55 and no household member will be admitted under the age of 40.
8. Student households are not permitted. A student household is one in which any permanent resident or occupant over 18 years old is enrolled full or part-time in a university, college, community college, or other institution of higher education. Part-time shall mean 10 or more credit hours a semester or enrolled five months a year.

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9. All applicants must comply with the rules of the community including pets, vehicles, etc.

10. Size Apartment	Maximum Number of Occupants	Maximum Number of Adults
One Bedroom	2	2
Two Bedroom	3	3

*Maximum number of unrelated adults in any unit is 2.

11. If we obtain a criminal history report on you as part of the process of screening your application, please be advised that we consider information contained in such reports on a case-by-case basis as part of our effort to provide a safe environment not only for our residents and their family members, guests and items of property but also for the members of our management staff who work in the apartment community. Specifically, we consider the nature and severity of any criminal conviction identified in the report and the amount of time that has passed since the criminal conduct occurred. By way of illustration only, convictions for crimes involving injury to person or property; bodily harm to or molestation of a minor; any act which places the offender on a sex offender registry; manufacture, distribution or sale of illegal controlled substances; or any act which constitutes a threat to the health or safety of other individuals, results in substantial physical damage to the property of others, or interferes with the peaceful and quiet enjoyment of residential premises likely will constitute grounds for rejection of an application for housing, depending upon when the conviction occurred.

Upon **written** request, reasonable accommodations and modifications will be available to applicants and residents with disabilities if the accommodation/modification does not create an undue financial and administrative burden or a fundamental alteration of the program.