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Resident Selection Criteria and Lease Qualifications

Updated and Effective July 2020

Equal Housing: We are pledged to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, creed, familial status, age, sexual orientation, gender identity, disability, source of funds, status as a veteran or national origin

Application Documents and Requirements: Each and every adult resident (18 or over) will be considered a separate applicant and must supply all applicable required documentation and payment. Applicant must be 18 years of age unless Federal/State regulations provide a variance. Valid and current photo identification is required for each applicant. If application is approved, each tenant applicant will be named as an equal and binding tenant on the lease. All applicants are required to provide either a social security number or individual taxpayer identification number issued by the U.S. Internal Revenue Service in accordance with Section 55-248.4 of the Virginia Residential Landlord and Tenant Act. In addition, all Applicants must sign the Agency Disclosure form as required by Virginia law. *If we receive an incomplete application, we may not contact you for the missing information, and may instead move forward with another applicant who has already submitted all necessary documents and has been approved. It is the applicant's responsibility to provide all requested documentation in a timely manner.*

Application Fee: An application fee is required for each applicant. This non-refundable fee is used to obtain a consumer credit and criminal report as well as additional background screening and processing. Any submitted application documents will not be processed until fee is paid. Accepted forms of payment are money order/cashier's check, or VISA/MasterCard credit and debit cards in person or online. Again, application fees are not refundable.

Application Processing and Time Frame: Time is of the essence; applications and supporting documents should be submitted as soon as possible to avoid any delays in processing. It is the applicant's responsibility to complete their application and submit required supporting documents in a timely manner and we will not "hold" properties for applicants. If you have not yet submitted all necessary documents, and another applicant submits an application that can be fully processed and they are approved, we may move forward with that other applicant.

Screening Process: Upon receipt of your rental application and application fee, you have authorized and can expect that we will (1) pull and evaluate your credit report; (2) perform a public records search for any past evictions; (3) verify the full application household income; (4) verify previous landlord references and addresses for up to the past 3 years; and (5) perform a criminal background check. *If conditional credit, poor landlord history, past eviction(s), and/or criminal history appear, and if still considered, an additional security deposit will be required as part of approval condition but does not guarantee approval.*



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Application Approval/Denial: As representative and agent for the owner, PPM will select the strongest application for approval. PPM does not perform a first come first serve approach for application approval. Once screening is complete, qualified applications are presented to management for approval.

Application Approval/Denial Continued: If multiple applications are comparable upon passing the initial qualifying screening, the strongest overall application in the areas of credit, rental history, criminal, and income will determine the strongest applicant overall. At that point, length of previous rental time, number of pets and their types, and length/stability of employment will also factor into strongest application selection. All applicants must meet the criteria set forth in this Resident Selection Criteria. The denial of one applicant will result in the denial of the entire application. Inaccurate or falsified information will be grounds for denial. If inaccurate or falsified application information is discovered after the resident has been qualified and taken occupancy, management reserves the right to terminate the lease agreement and start the eviction process immediately.

Upon Application Approval: Applicant must have the ability to provide security deposit in a reasonable and required timeframe if qualified and offered lease (Typically 2 business days). Applicant must also have the ability to pay applicable first month's rent upon lease commencement date. If unable to provide payments by time and date indicated, the property will not be held and will be grounds for denial.

Occupancy: No more than two (2) unrelated occupants permitted per any listing unless otherwise specified. A maximum of two (2) people may occupy each bedroom in the Dwelling Unit, provided that each bedroom shall contain at least 100 square feet of floor area. Resident must notify Landlord of any change in the household composition (such as the birth of an infant) during the term of the Lease, within fifteen (15) days of such change. If such change in household composition causes Resident to exceed the occupancy limit described above, then Resident may apply to transfer to another unit within the community that would meet the occupancy standards, if such a unit is available, no later than the applicable notice period set forth in the Lease for the end of the Lease term. An infant is not considered an occupant until they are one (1) year of age. The preceding sentence shall not be construed to allow any exceptions to these Rental Selection Criteria. If unsure of specific property requirements, inquire with the listing agent.

Student Policy: Not all properties permit undergraduate or graduate students as residents. If and where students are considered:

1. Undergraduate Students must meet all rental criteria applicable and WILL be required to submit a double security deposit.
2. Graduate Students must meet all standard rental criteria applicable and MAY be required to submit a double security deposit.

Income: Gross monthly income must be at least three (3) times the monthly rental amount and be verifiable. The combined household income of co-tenants will be considered for qualification, provided that ALL applicants meet credit and rental criteria. Verifiable income may mean, but is not limited to: current paycheck stubs, job offer letter, bank accounts, spousal support/child support, trust accounts, social security, disability, unemployment, welfare, grants/loans, tax returns. Application will be denied if a legal source of income cannot be verified.



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Income Continued: Applicants that do not meet the required income criteria may be considered if it is determined that there are sufficient savings and/or other liquid assets to cover rental obligation. Showing bank or investment statements that include a year's worth of rent in the account, if considered, may prove sufficient savings. If monthly income is between two and a half (2.5) and three (3) times the stated monthly rent, then additional security deposit may be considered but is not guaranteed. If monthly income is less than two and a half (2.5) times the stated monthly rent, then application is denied, unless applicant can provide verifiable funds in savings equivalent to at least one year of the stated rent. (Example: monthly rent of \$500 x 12 months for a total of \$6,000 in savings)

Pets: Not all properties allow pets, with pet defined as any walking, roaming, or flying animal in or about the property. Any pet damages are the responsibility of the resident and will be charged to the resident upon move out. **IMPORTANT:** Any noise or disturbances caused by pets that disrupt the peaceful enjoyment of neighbors are considered a lease violation and will be grounds for eviction.

1. Management and/or property owner reserve the right to meet pet(s) prior to approval of application.
2. All townhomes and apartments that consider pets will have a maximum number of 2 pets and a maximum combined weight of 60lbs. No traditionally aggressive breeds or mixes of aggressive breeds will be allowed, including but not limited to: Staffordshire Terriers (AKA Pit Bulls) and Pit Mixes, Rottweiler's, Doberman Pinschers, Wolf or wolf-dog mixes, Chow-Chows, Akita's, German Shepherds.
3. Single-family homes that allow pets will be considered and approved on a case-by-case basis. Management and/or property owner reserve the right to meet pet(s) prior to tenant approval.
4. Property owner home rental insurance may have breed restrictions and management will factor into pet approvals as necessary.
5. Cages and aquariums will be approved on a property/community specific basis. **IMPORTANT:** Property specific pet fees and deposits will be required for approved caged animals and large aquariums.

Residential History: All applicants WILL have a public residence history and eviction report screened through a national background check and reporting agency. Please include verifiable landlord and/or mortgage history contact information from a current and/or previous third party on your application. We WILL be contacting current and/or prior landlords to verify rental history. At least two references are obtained from previous landlords, if possible, relative to payment history, length of rental agreement, amount of rent, damages, and violation history. If any applicant does not have verifiable rental history, a double security deposit *may* be considered and/or required. The following will be grounds for denial, unless deemed unjust, unwarranted, or irrelevant at discretion of screening landlord/agent:

1. Previous eviction.
2. Two (2) or more late or insufficient payments in a year or a current outstanding balance.
3. Two (2) or more "non-sufficient funds" checks within a period of one year.
4. Any documented lease violation or complaint, including but not limited to noise violation.
5. Negative landlord reference, including but not limited to:
 - a. Not fulfilling previous resident required "move-out" obligations.
 - b. Damages in excess and not fully covered by amount of prior security deposit.
 - c. Any action deemed threatening of any other residents, neighbors, or guests in the community.



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- d. History of inadequate housekeeping generally including any conduct, inaction, or neglect that could result in health or safety problems, or in damage to any equipment, appliances, or similar items therein.
6. Foreclosure within the past 5 years.

Credit History: All applicants WILL have a credit report screened through a national credit-reporting agency, (with exception of international residents). Grounds for denial may include:

1. Credit score under 550.
2. Two (2) or more past due payments in the last year on revolving and/or installment accounts.
3. Debt-to-income ratio 50% or higher (Recurring debt paid per month/Income per month)
4. Over \$1000 in past due balances, including collections, and/or more than two accounts in collections. (Management *may* waive requirement if collections are medical or student and if you have entered into a written payment plan where you are current with your payment obligations.)
5. Any current or outstanding utility collections. (Utilities considered as power, gas, and/or water.)
6. Previous or unresolved judgments, including but not limited to landlord judgments and evictions
7. Identifiable and outstanding landlord debt. (Reconsideration *may* be made upon proof of payment of outstanding landlord debt.)
8. Recent bankruptcy within the last two years. Also, any applicant with a bankruptcy must show a discharge more than two year ago and have established new credit with a positive rating with at least one account.

Management reserves the right to consider and request 2nd month deposit to offset poor credit history. For non-US citizens, we may require a copy of their INS VISA in lieu of credit report for qualification purposes.

Criminal History and Disruptive Behavior: A criminal check will be performed on all applicants.

Management reserves the right to deny or approve residency and occupancy for any history of criminal activity at their discretion. Guarantors cannot be a substitute for this requirement.

1. A history of convictions can be grounds for denial of the application including any of the following crimes but not limited to:
 - a. Murder, Robbery or Theft, Arson, Deferred Adjudication, Burglary/Robbery, Parole Violation, Terrorism, Current Indictments, Rape, Molestation, Injury to a Child, Possession of Illegal Weapons, Selling/Manufacturing of Drugs, Assault, Property Damage, Assault with a Deadly Weapon, Kidnapping /Abduction, Cruelty to Animals,
 - b. Criminal conviction history of violent or sexual crime committed by any applicant or by other occupants (including children) will be grounds for immediate denial.
2. A history of violent or disruptive behavior or such a type that would endanger fellow Tenants, staff, or visitors, result in damage to property, or disrupt the quiet enjoyment of property by residents.
3. Any history or evidence of alcohol abuse that manifests conduct threatening to health or safety of other residents will be grounds for rejection of application.