



**District of Columbia
Notice of Eligibility Criteria for Applicants**

Before your application fee is accepted, we would like to inform you of the District of Columbia eligibility criteria that we are required to follow. Please review the criteria listed below to understand how we decide to rent an apartment home to an applicant.

This application

The applicant's credit history.

Note: Pursuant to recent guidance from the D.C. Office of Human Rights, this requirement is waived for 100% voucher holders.

Rental history. This includes, but is not limited to legal filings which (a) occurred within the last three years, and (b) which resulted in a judgment for possession.

Verification of income and/or employment

Note: This requirement is waived for an applicant with income-based subsidies.

Once you have received a conditional offer of housing, a screening based on pending criminal accusations or criminal conviction history of any individuals over 18 years of age who will reside in the apartment home. Your application may be denied if you have convictions or pending charges that:

- Occurred within the past 7 years or less
- Include offenses listed in the Fair Criminal Record Screening for Housing Act of 2016

If you have committed a violation listed in the statute, your application will likely be denied based on that conviction. You will be notified of any adverse finding. Before the denial is finalized, you can provide additional information, within ten (10) days, regarding:

- Errors in your criminal background report
- Proof of rehabilitation
- Good conduct
- Mitigating factors

You may also submit other information you would like us to consider when evaluating your criminal background.

If you need to request a reasonable accommodation at any time during the application process, please inform the property management team.

Credit Screening of Applicants to Bozzuto Managed Properties

Like most management companies, we screen applicants for their financial ability and wherewithal to make timely rental payments. We do not evaluate applicants based on a credit report alone. Instead, we use a third-party screening company, ScreeningWorks, RentGrow, Inc., that considers a wide variety of factors in deciding whether an applicant should be approved to rent an apartment. These factors may include:

- Rental and eviction history within the last three years (provided, however, that we will not consider an action to recover possession that did not result in a judgment for possession);
- Bill payment history
- Number and type of bank accounts
- Collection activity
- Amount of outstanding debt (including subprime credit)
- Number of credit inquiries
- Income to rent ratio

ScreeningWorks evaluates the above factors through a proprietary computer algorithm which generates a “rental score” for each applicant. Please note: the “rental score” is distinct from your “credit score” maintained by credit reporting agencies such as Equifax, Transunion, and Experian. The rental score is not based solely off of your credit score, but it may consider similar information in your credit history. Applicants must meet a certain rental score in order to be approved. However, in some cases, an applicant with a low rental score can still be approved if a co-signer or guarantor is obtained.

We have adopted this comprehensive approach to credit screening because it generates balanced and fair results. Specifically, it allows negative factors in an applicant’s credit history to be offset by positive trends. Here are some factors that can reduce your score:

- **High debt load:** if your debt load is equal to or higher than your monthly income
- **Bill payment history:** Late bill payments; failure to reduce outstanding balances; a history of paying only the minimum on credit card debts
- **Bankruptcy:** has it been discharged; has debt been reduced
- **Landlord/tenant issues:** evictions and judgments for possession from apartment communities within the last three years;
- **Housing related collections:** utilities, cable, etc.
- **Consumer subprime credit:** payday loans; use of rental purchase stores for home goods; subprime auto loans, etc.

No individual factor will result in an **automatic** denial; rather, the screening process evaluates your application based on all available information.

If your application gets denied, you will receive a written notice of adverse action containing the grounds for the decision, a summary of information obtained, and notice of your right to dispute the decision. In addition, you have the right to request a free copy of your consumer report within 60 days after receiving an adverse action letter.

Additional Disclosures Pursuant to D.C. Law Details

regarding application fees:

You have been provided, simultaneous with this disclosure, a list of fees and deposits that you may be charged as an applicant to the property, along with details on whether they may be refunded. Please note that you have a right to a full refund for any unused application fee.

Number of rental units available for rent:

We are unable to predict the number of rental units that will come available for rent in the future, as the availability of units depends on a number of factors that the landlord is unable to predict at this time, including resident renewals. Details regarding the prior year's rental availability is available upon request; please contact the leasing office for this information.

Timing of decision:

We work to process applications as soon as possible, and generally within 7 days, if not sooner. The application process may take longer depending on the initial results of the screening; for example, in the event of an appeal or submission of mitigating information. To the extent your application requires approval from any government or other agency, we cannot guarantee the time it will take for such agency to complete the review. If for any reason we fail to complete the screening of your application within 14 days, you will receive a refund of your application fee.

Right to dispute information and/or file a complaint.

You may dispute any information relied upon by us that is inaccurately or incorrectly attributed to you or is based upon prohibited criteria. You have the right to receive a response from the housing provider regarding any information disputed by the prospective tenant. You may file a complaint with the D.C. Office of Human Rights, which may be contacted at ohr@dc.gov; 202-727-4559, or at 441 4th Street NW, Suite 570 North, Washington DC 20001, or via civil action in the Superior Court of the District of Columbia.

Rights for victims of domestic violence:

We will not consider as part of the screening process any allegation of breach of lease that stemmed from an incident that you demonstrate may constitute a defense to an action for possession under section 501(c-1) or federal law. If you have any questions regarding your rights, you may contact the D.C. Office of Human Rights, whose contact information is above.

Contact information for Screening Agency:

If you would like to request a free copy or dispute any information on the consumer report, you may contact ScreeningWorks directly through RentGrow, Inc., 177 Huntington Ave, Suite 1703 #74213, Boston, MA 02155-3153, Tel: 800-898-1351. If your screening was conducted by any other entity other than the above, you will be provided the contact information for the agency and the ability to obtain a free copy of the screening report in the event of a denial or other adverse action.

Applicant Signature: _____ Date: _____

Applicant Signature: _____ Date: _____

Applicant Signature: _____ Date: _____

Applicant Signature: _____ Date: _____

Guarantor Signature: _____ Date: _____

Guarantor Signature: _____ Date: _____