

KEEP FOR YOUR RECORDS

ACCT shall make available to all persons applying for an apartment with ACCT and to all current ACCT residents, notice of the option to request a reasonable accommodation or modification and a form for requesting a reasonable accommodation or modification.

Tenant Selection Criteria

All applicants in the household 18 and older must:

1. Have six months of positive credit history. (Insufficient credit history is not a factor for applicants applying for HUD housing.)
2. Demonstrate satisfactory past performance in meeting financial obligations, including but not limited to rent payment and payment of utility bills.
3. Provide five (5) years of verifiable Landlord References or housing history.
4. Have no record of destruction of property or housekeeping habits that may adversely affect the safety, health, or welfare of other tenants, vendors and staff. Have no record of habitual lease violations or disturbance of neighbors. Or have been a homeowner for the entirety of the past five years.
5. Drug Related or Criminal Activity Criteria. For the below stated seven (7) and ten (10) year periods relating to criminal activity/background, the time begins running as to whichever date occurs latest:

Date of Record; or

Date of Conviction; or

Date of release from incarceration

No household member shall have:

Within the last seven (7) seven years a record of

- acts of fraud
- other misdemeanor criminal acts which may adversely affect the health, safety, welfare, or quiet enjoyment of other tenants, employees, vendors or agents of the Owner nor negatively impact the reputation of the property to which they have applied

Within the last ten (10) years, a record of

- violent criminal activity
- drug-related criminal activity
- sexual criminal activity
- other felony criminal acts which may adversely affect the health, safety, welfare, or quiet enjoyment of other tenants, employees, vendors or agents of the Owner nor negatively impact the reputation of the property to which they have applied

Within their lifetime, a record of

- eviction from a housing unit for drug-related criminal activity
- current engagement in illegal use of drugs for which there is reasonable cause to believe that a household member's illegal use or pattern of use of a drug, including alcohol, may



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adversely affect the health, safety, welfare, or quiet enjoyment of other tenants, employees, vendors or agents of the Owner nor negatively impact the reputation of the property to which they have applied

- other criminal acts in which there was (or attempted to be) death or substantial property damage
 - subject to a lifetime registration requirement under a state sex offender registration program
 - a history of abuse or pattern of abuse of drugs in which there is reasonable cause to believe that a household member's illegal use or pattern of use of a drug, including alcohol, may adversely affect the health, safety, welfare, or quiet enjoyment of other tenants, employees, vendors or agents of the Owner nor negatively impact the reputation of the property to which they have applied
6. Demonstrate ability to meet current and projected financial obligations. The applicant's projected rent and utility payments must be under 50% of their gross income to be considered affordable.
 7. In addition, any other criteria may be grounds for an application denial if ACCT determines it might be reasonably expected to affect the applicant's ability to successfully fulfill the responsibilities of the lease.
 8. Any applicant determined to have willfully made false statements on their application, or at any point during the application or screening process will be denied.
 9. Any applicant who is denied will have a 6-month minimum wait period before another application will be considered, regardless of any changes on a newly submitted applications. The six month waiting period begins from the date the denial letter sent to the applicant. Any applicant denied for submitting an incomplete application will be exempt from the 6-month minimum wait period.

Evidence of Improvement

If unfavorable information about an applicant has been received, consideration shall be given to the time, nature, and extent of the applicant's conduct, and to the factors which indicate a reasonable probability of better future conduct or financial responsibility, such as length of time with no unfavorable incidents or participation in social service programs or other appropriate counseling.

Tenant Screening Standards for Homeless Preference

ACCT may establish homeless preferences at properties with local service providers. Applicants will be selected based the memorandum of understanding that is in place between ACCT and the local service provider.

All applicants applying for the homeless preference must meet the following:

1. Meet the HUD definition of homeless, and
2. Meet the requirements in the Tenant Selection Plan sections 4 through 15 and VAWA, or
3. Have Individual Service Plan at move-in with a participating service provider that addresses any barriers to housing



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Applicant Behavior

ACCT may deny tenancy to an applicant household if ACCT determines that any member of the household has engaged in repeated harassing behavior or has threatened any violence towards ACCT agents or staff.

Abusive or violent behavior towards ACCT agents or staff includes but, is not limited to, verbal as well as physical abuse or violence, use of racial epithets, or other harsh, threatening or discriminatory language, whether written or oral through any and all means/forms of communication, that customarily used to intimidate may be considered abusive threatening or violent behavior.

Threatening refers to oral or written threats of physical gestures that communicate intent to abuse, harm or commit violence.

Harassing Behavior refers to the act of repeatedly disturbing, alarming or threatening someone, to the extent that such conduct either causes harm or results in the person complaining of harassment to reasonably fear the harm may be caused to them. Harassing behavior may also include the electronic dissemination to third party of embarrassing or inaccurate information about agent/staff. It also includes using the legal system to harass ACCT agent/staff (litigation abuse) by continuously filing retaliatory and frivolous complaints with outside, third party government entities whether criminal or civil in nature against ACCT and/ or its staff/agents

Relocation

For Households being displaced by Addison County Community Trust development activities they will be given priority on the waiting list.

Fair Credit Reporting Act

We are hereby informing you of certain information pursuant to the Fair Credit Reporting Act, 15 U.S.C. 1681 et seq., as amended by the Consumer Credit Reporting Reform Act of 1996 (Public Law 104-208, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title II, subtitle D, Chapter 1).

We have denied your application based on information contained in a consumer credit report obtained from the following consumer credit reporting agency:

Amrent

Attn: Consumer Relations

PO Box 3027

Pittsburgh, PA 15230-3027

(888)898-6196

Pursuant to section 615 of the Fair Credit Reporting Act, we are notifying you that the above-noted agency only provided information about your credit history. It took no part in making the decision to reject your rental application, nor can it explain why the decision was made.

You have certain rights under federal law, as explained in more detail in paragraphs d and e below. Pursuant to the Fair Credit Reporting Act, you have a right to obtain a copy of your credit report, dispute its accuracy, and provide a consumer statement describing your position if you dispute the credit report.



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If you believe your report is inaccurate or incomplete, you may call the consumer credit reporting agency at the number listed above or write to credit reporting agency at the listed address.

Pursuant to section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer credit reporting agency whose name is listed. You must request the copy within 60 Days of the date you receive this letter.

Pursuant to Section 611 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to put into your report a consumer statement of up to 100 words explaining your position of the item under dispute. Trained personnel are available at the Consumer Credit Reporting Agency to help prepare consumer statements.

To request a copy of a credit report or to send in a statement or Dispute:

Amrent
Attn: Consumer Relations
PO Box 3027
Pittsburgh, PA 15230-3027
(888) 898-6196

Appeal Process

Addison County Community Trust will mail written notice to any denied applicant specifying the reason for denial. A denied applicant has six months from the date the denial letter is sent to request an appeal.

Requests for an appeal MUST be submitted in writing. Request for an appeal can be

Mailed to:

Addison County Community Trust

PO Box 156

Vergennes, VT

05491

Hand Delivered to:

ACCT Main Office

272 Main St.

Vergennes, VT

05491

There is a secure mail slot on the front door.

Email the ACCT staff member hearing appeals as indicated on the denial letter.

If written documentation is provided, each reason for the denial of the application must be addressed and explained in detail. No apartment will be held during this period.

