

ELIGIBILITY QUIZ

We realize that our full application is long. The application process may take several weeks. You may wish to take the following eligibility quiz to determine whether it is worth your time to complete the full application. A positive eligibility quiz is no guaranty that you will qualify for housing. Likewise, if the quiz shows that you do not qualify, you may wish to call our property management company, The Hodges Companies, to discuss the reasons for your ineligibility.

The Land Trust and its Agents do not discriminate on the basis of race, color, religion, sex, national origin, disability, or familial status.

In order to be eligible for Land Trust housing, you must be able to answer yes to **all of the following questions:**

1. INCOME:

The Land Trust has strict income guidelines imposed by its lenders. These guidelines must be followed in the qualification process. Different properties have different income qualifications. Your income will determine which properties you qualify to rent.

- If single, do you earn less than \$29,040 per year?
- If a family of 2, do you earn less than \$33,180 per year?
- If a family of 3, do you earn less than \$37,320 per year?
- If a family of 4, do you earn less than \$41,460 per year?
- If a family of 5, do you earn less than \$44,820 per year?
- If a family of 6, do you earn less than \$48,120 per year?
- Do you have a Section 8 voucher?

2. LANDLORD REFERENCE:

- Can you provide a positive landlord reference?

If you have no landlord history:

- Do you have a Section 8 Voucher?
- Have you successfully owned and maintained a home within the last 3 years?
- Do you have a qualified co-signor who can co-sign the lease or a reputable agency that will provide a rent guaranty?

3. CRIMINAL BACKGROUND:

- Can you confirm that you have none of the following on your criminal record:
 - A felony within the past 7 years.
 - A drug-related misdemeanor within the last 7 years (unless you successfully completed a drug rehab program and can provide evidence of completion).
 - A sexual conviction.
 - A hate crime conviction.
 - 2 or more convictions for crimes against persons or properties within the past 7 years (excluding driving offenses).

4. CREDIT WORTHINESS:

- Do you have less than five (5) negative references on your credit report in the past two (2) years (excluding medical bills)?
- You have none of the following pending or unsatisfied against you:
 - A civil judgment.
 - A bankruptcy.
 - A property tax lien.
 - A federal income tax lien.
 - A foreclosure.