

HUMAN RESOURCE DEVELOPMENT AND EMPLOYMENT, INC.

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AFT 4009, AFL-CIO



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Dear

Thank you for your interest in

Unfortunately, after reviewing your application, you are ineligible due to the following reason(s):

Negative Criminal Background Check	Ineligible Income
Negative Landlord Reference	Ineligible Age
Negative Credit Report	Unable to Verify Disability
National Sex Offender Public Registry	
Other _____	

According to HUD rules and regulations, you, the applicant, have 14 (fourteen) days to respond in writing or to request a meeting to discuss the rejection. If you are a person with a disability, you may inform us of this fact and may request us to make reasonable accommodations in order for you to participate in the informal hearing process. The meeting will be conducted by a member of staff that was not involved in the initial decision to deny admission. The applicant will receive within 5 (five) business days of the meeting a written final decision on eligibility.

Sincerely,

Manager

xc: Application/File

Att: HUD 5380, 5382

In evaluating your application, information obtained from or through Screening Reports, Inc. which may include credit information or consumer information from one or more of the credit bureaus or consumer reporting agencies, may have influenced our decision in whole or in part. These consumer-reporting agencies and/or credit bureaus did not make the decision to take adverse action and are unable to provide specific reasons why adverse action was taken. You have certain rights under federal and state law with respect to your consumer report. If any person takes adverse action based in whole or in part on any information contained in a consumer report or credit report, you have the right to a disclosure of the information in your consumer file from the agency that provided such information, if you make a written request to them and upon your proper identification within 60 days of receiving this denial. The federal fair credit reporting act also provides you that are entitled to obtain from any nationwide credit reporting agency or credit bureau a free copy of your report in any twelve-month period. You have the right to directly dispute with the consumer reporting agency and/or credit bureau the accuracy and completeness of any information furnished by that agency or bureau and to provide a consumer statement describing your position if you dispute the information in your consumer file. If you believe the information in your consumer file is inaccurate or incomplete, you may first call Screening Reports, Inc. customer service department at (866) 389-4042. Screening Reports, Inc. will initiate the reinvestigation of any disputed information obtained through them and will re- investigate any disputed information obtained from their database.

Revised 6/2022