

Resident Selection Criteria

(FOR CONVENTIONAL PROPERTIES)

PURSUANT TO THE FAIR HOUSING AMENDMENTS ACT OF 1988 AND TITLE VI OF THE CIVIL RIGHTS ACT OF 1964, IT IS THE POLICY OF THIS COMMUNITY TO PROVIDE HOUSING ON AN EQUAL OPPORTUNITY BASIS. WE DO NOT DISCRIMINATE ON THE BASIS OF RACE, RELIGION, COLOR, SEX, FAMILIAL STATUS, NATIONAL ORIGIN OR DISABILITY OR ANY OTHER PROTECTED CLASS IN ACCORDANCE WITH FEDERAL, STATE AND LOCAL LAWS, INCLUDING SEXUAL ORIENTATION, GENDER IDENTITY OR MARITAL STATUS.

Residents will be selected in accordance with the following:

1. An applicant may be eligible for occupancy ONLY IF:
 - a) The appropriate size unit for the applicant's household is available within the Community.
 - b) The applicant is capable of fulfilling the lease agreement.
 - d) The applicant's monthly gross income must be a minimum of 3 times the monthly rent amount. Income will include all monies coming to the household, such as gross wages, child support, interest, other income from assets, etc. All sources of income are required to be verified by the community staff.

Immediate family members may co-sign for any applicant, including a student, who does not meet the above minimum income requirements in order to allow the applicant to qualify for occupancy. The co-signer will be required to have a minimum income level of 5 times the monthly rent. In addition to having a well established credit history, the co-signer must also meet the Resident Selection Criteria credit history requirements.

2. Applicants will then be evaluated based on the following:

All applications will be reviewed by a third party screening agency to determine applicant suitability.

Upon review, applicants will be evaluated based on credit, criminal history, and landlord references and rental histories. A comprehensive recommendation based on SPM's standards will be provided with detailed reasons for the recommendation.

- a) Present and Past Performance in Meeting Financial Obligations.

Applicants will be **accepted** if their credit risk is minor or moderate.

Applicants with limited credit, no credit or high levels of credit risk will be **accepted with conditions**. They may be required to pay an additional deposit or be required to produce an eligible co-signer/guarantor within ten (10) days of notification of such, or the applicant will be denied. Co-signers/Guarantors must complete a Guarantor Application and will be reviewed by the same third party screening agency. Co-Signers/Guarantors are required to have a moderate credit risk or lower. Applicants will be permitted only two attempts to provide a qualified co-signer.

Applicants with severe levels of credit risk, judgments or collection records from prior residencies, eviction records, or criminal histories that have been outlined in this resident selection criteria will be **rejected**.

Applicants rejected because of severe levels of credit risk have the option of utilizing services provided by Liberty Rent Guarantee, LLC, a third party co-signer company, at tenants@libertyrentcontract.com. We do not guarantee that your application will be approved using this service. Should your applications be approved, we will continue to process it in accordance to the Resident Selection Criteria.

(Please note that the community may determine that an applicant is unsuitable based on other factors such as verifications of house-keeping habits or former landlord rental references not evaluated by our third party screening service. Details on these requirements are further defined in this document.)

- b) Present and Past Rental References. Applicant must have positive rental history for the two years prior to application. Any application will be rejected for any one of the following:
 - 1) Any one history that the applicant has "skipped" a previous residence.
 - 2) Any one "eviction" from a previous residence.
 - 3) Any three late payments of rent within a twelve month period from a current or previous residence.
 - 4) Any one report that the applicant, his/her household members or guests, were destructive to the apartment or common areas from a current or previous residence.
 - 5) Any one report that the applicant has or had poor housekeeping habits from a current or previous residence.
 - 6) Any one report that the applicant caused or was involved in disturbances from a current or previous residence.
 - 7) Any one report that the applicant did not abide by the rules and regulations from a current or previous residence.
 - 8) Leaving other Rental Housing with an outstanding debt.
- c) Bed Bug Infestation History. If an applicant makes Management aware of bed bugs at the applicant's current or previous building or residence or if Management has reason to suspect that the applicant may have been exposed to a bed bug infestation, Management may require the applicant's furniture, clothing, and all household items to be professionally inspected and certified as bed bug free within seven (7) days prior to move-in. Additionally, prior to move-in, Management reserves the right to inspect all items intended to be moved into the Community to verify that no bed bug infestation exists. Failure to comply with the above steps to prevent bed bugs from infesting the Community may be cause to reject the applicant.
- d) If an applicant has neither Credit History nor Rental History, then a co-signer on the lease, who is an immediate family member, will be required. This co-signer will be required to have a minimum income level of 5 times the monthly rent. In addition to having a well established credit history, the co-signer must also meet the Resident Selection Criteria credit history requirements.
- e) Present and Past Character History. Any one (1) of the following by any household member or any other occupant will be cause for applicant rejection:

- 1) Any felony or misdemeanor conviction of any Sex Crimes against a person; Sex Crimes - Other; and anyone who is subject to a registration requirement under a State sex offender registration program.
- 2) Any felony conviction for homicide or kidnapping.
- 3) Any misdemeanor conviction for homicide or kidnapping occurring within the last seven (7) years from the date of the application.
- 4) Any felony conviction involving crimes against persons or property within the last ten (10) years from the date of the application in the following categories: Arson, Assault &/or Battery; Crimes Against Children; Organized Crime/Conspiracy; Robbery; Weapons; Burglary; Destruction/Damage / Vandalism of property; Disturbance to Peace & Order; Domestic Crimes; Drugs; Harassment; Alcohol Related; Crimes Against Animals; Crimes Against Gov't or Gov't Officials; Embezzlement; Fraud; OUI, OVI, DWI; Purposefully obstructs, impairs or perverts the law; and Theft/Larceny.
- 5) Any misdemeanor conviction involving crimes against persons or property within the last seven (7) years from the date of the application in the following categories: Arson, Assault &/or Battery; Crimes Against Children; Organized Crime/Conspiracy; Robbery; Weapons.
- 6) Any misdemeanor conviction involving crimes against persons or property within the last three (3) years from the date of the application or three (3) convictions within the last seven (7) years from the date of the application in the following categories: Burglary; Destruction / Damage / Vandalism of property; Disturbance to Peace & Order; Domestic Crimes; Drugs; or Harassment.
- 7) Any felony or misdemeanor conviction for the sale, distribution or manufacturing of any controlled or illegal substance within the last ten (10) years from the date of the application.
- 8) Anyone who is currently engaging in the illegal use of a drug or is a current illegal abuser or addict of a controlled or illegal substance.
- 9) Anyone whose illegal use or pattern of illegal use of any controlled or illegal substance may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents.
- 10) Anyone whose abuse or pattern of abuse of alcohol may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents.
- 11) Anyone whose tenancy would constitute a threat to the health or safety of other individuals (including community management staff and Owner's employees) or whose tenancy would result in substantial physical damage to the property of others, or whose tenancy would interfere with the peaceful and quiet enjoyment of the premises by others, or whose behavioral patterns, habits or practices may be reasonably expected to have a detrimental effect on the residents of the community (examples include, but are not limited to: history of domestic violence, history of quarreling with neighbors, disturbing neighbors, etc.).
- 12) Anyone who has been incarcerated and has been released from prison or any other correctional facility for a felony within three (3) years from the date of the application.
- 13) Anyone who is fleeing to avoid prosecution, or custody, or confinement after conviction, for a crime, or attempt to commit a crime, that is a felony under the laws of the place from which the individual flees, or that in the case of the

State of New Jersey, is a high misdemeanor.

Management may conduct a check of all adult household members for sex offender registration and criminal history at the time of each lease renewal. Should there be any evidence that any member of the household is subject to a lifetime state sex offender registration or that any prior records have been falsified or not properly disclosed or that a criminal history is discovered that violates the above policies in effect at the time of the lease renewal, the resident's Lease may be immediately terminated.

- e) Legal Age. The Head of Household must have the capacity under state and local law to enter into a legally binding lease agreement, including being of legal age. All occupants over 18 years of age must meet the qualifying standards in this document and must be lease holders.
- f) Misrepresentation of Information. Applicant rejection will result if, during the course of processing an application, it becomes evident that an applicant has falsified or otherwise misrepresented any facts about his/her current situation, history, or behavior in a manner that would affect eligibility or applicant selection criteria qualification. This provision shall not be applied to minor mistakes that produce no benefit to the applicant.

3. Number of Occupants:

Applicants will be housed in the unit size appropriate for their household.

<u>Number of Bedrooms</u>	<u>Maximum # of Occupants</u>
1	2
2	4
3	6
4	8

- 4. All applicant's household members will be processed as one approval or denial for an apartment. If any one of the household members fails to meet the requirements of this Resident Selection Criteria, the application will be denied.
- 5. Any adult member added to the Lease at any time after initial move-in must also meet the requirements of the Resident Selection Criteria. All occupants 18 and older must meet all the above criteria and be listed as a lease holder.
- 6. To verify the identity of each applicant and all adult household members, a photo ID will be required and proof of self-identification may be provided in any of the following forms:
 - A valid, state issued unexpired driver's license.
 - A valid, state issued unexpired nondriver identification card.
 - Valid photo voter ID card or other valid ID card issued by any state or the federal government, as long as it contains a photo.
 - Valid U.S. passport.
 - Valid government employee ID card with a photo.
 - Valid U.S. military ID card containing a photo.
 - Valid tribal ID card containing a photo.