



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 residences, 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.



APPLICATION FOR RESIDENCY

EACH APPLICANT OF LEGAL AGE MUST SUBMIT A SEPARATE APPLICATION; HOWEVER, MARRIED APPLICANTS MAY SUBMIT A JOINT APPLICATION.

FOR OFFICE USE ONLY	
Apt. #:	_____ Apt. Type: _____
Proposed M/I Date:	_____
*Monthly Rent:	_____ Lease Term: _____
*Application Fee Due:	_____
*Security Deposit Due:	_____
*Administration Fee Due:	_____
Other:	_____
Leasing Consultant:	_____
*As Quoted at Time of Application	

COMMUNITY: _____

Date: _____

APPLICANT'S NAME: _____ DATE OF BIRTH: _____ S.S. #: _____
First Middle Last

Phone: _____ Cell: _____ Email: _____

SPOUSE'S NAME: _____ DATE OF BIRTH: _____ S.S. #: _____
First Middle Last

Phone: _____ Cell: _____ Email: _____

OTHER OCCUPANTS:

Name	Age	S.S. #	Relationship	Name	Age	S.S. #	Relationship
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____

RESIDENCE HISTORY:

CURRENT ADDRESS: _____ MONTHLY PMT.: _____
City State Zip Code FAX: _____ Email: _____

PREVIOUS ADDRESS: _____ MONTHLY PMT.: _____
(if at current address less than 2 years) City State Zip Code FAX: _____ Email: _____

CURRENT COMMUNITY NAME OR LANDLORD: _____ ADDRESS: _____ PHONE NO.: _____

DATES OF RESIDENCE: From: _____ To: _____ REASON FOR MOVING: _____

EMPLOYMENT INFORMATION:

PRESENT EMPLOYER: _____ POSITION: _____

BUSINESS ADDRESS: _____ BUSINESS PHONE NO.: _____
City State Zip Code FAX: _____ Email: _____

SUPERVISOR: _____ EMPLOYED SINCE: _____ GROSS MONTHLY INCOME: \$ _____

WORK #: _____

EMPLOYMENT INFORMATION (cont'd):

SPOUSE'S EMPLOYER: _____ POSITION: _____

BUSINESS ADDRESS: _____ BUSINESS PHONE NO.: _____

City State Zip Code FAX: _____ Email: _____

FAX: _____

SUPERVISOR: _____ EMPLOYED SINCE: _____ GROSS MONTHLY INCOME: \$ _____

NAME AND PHONE NUMBER OF TWO OTHER PEOPLE WE CAN CONTACT TO LOCATE YOU:

NAME: _____ PHONE #: _____ RELATIONSHIP: _____

NAME: _____ PHONE #: _____ RELATIONSHIP: _____

VEHICLE INFORMATION: Applicant's Driver's License #: _____ Spouse's Driver's License #: _____

Yr. & Make: _____ Color: _____ Tag No.: _____ State: _____ Registered To: _____

Yr. & Make: _____ Color: _____ Tag No.: _____ State: _____ Registered To: _____

GIVE DESCRIPTION AND TAG NUMBERS OF ANY ADDITIONAL VEHICLES, MOTORCYCLE, CAMPER, BOAT, ETC. YOU MAY OWN: _____

PERSON TO NOTIFY IN CASE OF EMERGENCY:

NAME: _____ ADDRESS: _____

City State Zip Code

TELEPHONE NO.: (H) _____ (W) _____ (CELL) _____ RELATIONSHIP: _____

MISCELLANEOUS: WHEN DO YOU WISH TO MOVE-IN? _____

YES NO **If 'Yes' you must answer the following:**

• Have you or any household member ever applied for housing at this Community? YES NO Who? _____
When? _____
Details: _____

• Have you or any household member ever lived in this Community? YES NO Who? _____
When? _____
Details: _____

• Have you or any household member ever been evicted, breached or violated your contract while leasing any type of rental housing, including failure to pay amounts due to any owner or landlord? YES NO Who? _____
When? _____
Where? _____
Details: _____

- Are you or any household member currently under any litigation or other notice regarding loan defaults, late payment of rent, bills, etc.?

YES NO

If 'Yes' you must answer the following:

Who? _____
 When? _____
 Details: _____

- Do you or any household member have a pet?

Type: _____
 Breed: _____
 Age: _____ Color: _____
 Height when fully grown: _____
 Weight when fully grown: _____

In order to provide you, your household, and your neighbors the best available housing, this property's eligibility criteria excludes housing to individuals and households with specific types of criminal activity in their history. You must answer the following questions completely and truthfully. If any of the answers are false, misleading or incomplete, your application may be rejected, OR, if move-in has occurred, your lease may be terminated and you and your household evicted.

YES NO

If 'Yes' you must answer the following:

- Have you or any members of your household ever engaged in abuse or a pattern of abuse of alcohol that interferes with the health, safety, and right to peaceful enjoyment by other residents?

Who? _____
 When? _____
 Details: _____

- Do you or any members of your household currently engage in illegal drug use?

Who? _____
 When? _____
 Details: _____

- Have you or any members of your household ever engaged in the illegal use or pattern of illegal use of a drug that interferes with the health, safety, and right to peaceful enjoyment by other residents?

Who? _____
 When? _____
 Details: _____

- Are you or any member of your household subject to registration under a State sex offender registration program?

Who? _____
 When? _____
 Details: _____

- Have you or any members of your household been convicted of any felonies?

Who? _____
 When? _____
 Details: _____

- Have you or any members of your household been convicted of any misdemeanors?

Who? _____
 When? _____
 Details: _____

BED BUG INFESTATION HISTORY:

YES NO

- Are you currently living or have you previously lived in a building or residence that has been exposed to a bed bug infestation?

If yes, please explain: _____

APPLICATION FEE:

I hereby submit the sum of \$ _____ which is a non-refundable payment for a credit check and processing charge of this application. Such sum is not a rental payment or security deposit. This amount will be retained by the Management to cover the cost of processing the application as furnished by the applicant.

DEPOSIT:

I hereby deposit \$ _____ with Management as a good faith deposit in connection with this application for residency. If my application is accepted, I understand this amount will be applied toward payment of my total security deposit due of \$ _____. If, for any reason, Management decides to decline my application, then Management will refund this good faith deposit to me in full. If this application is approved, and I fail to occupy the premises on the agreed upon date, except for delay caused by construction or the holding over of a prior resident. I understand that Management will retain the security deposit in full as liquidated and agreed upon damages if I do not accept the apartment within 72 hours after application approval.

ADMINISTRATION FEE:

I hereby submit the sum of \$ _____ to Management as a non-refundable administration fee in connection with this application for residency. If my application is accepted, I understand this amount will be applied toward payment of my total administration fee due of \$ _____. If, for any reason, Management decides to decline my application, then Management will refund this administration fee to me in full. If this application is approved, and I fail to occupy the premises on the agreed upon date, except for delay caused by construction or the holding over of a prior resident. I understand that Management will retain the administration fee in full as liquidated and agreed upon damages if I do not accept the apartment within 72 hours after application approval.

Keys will be furnished only after completed lease and other rental documents have been properly executed by all parties and only after applicable rents, fees, and security deposits have been paid. The application is preliminary only and does not obligate Management or Management's agent to execute a lease or deliver possession of the proposed premises. Management shall have the option of rejecting and nullifying this application for rental by returning to applicant the security deposit and administration fee, at which time Management and applicant shall be released from all further obligations or liabilities to each other.

AUTHORIZATION OF RELEASE OF INFORMATION:

I certify that the foregoing information is true and complete. I authorize inquiries to be made to verify the statements above, including investigative consumer reports and verification of any and all information relating to residential history (rental or mortgage), employment history, criminal history records, court records, and credit records, or other inquiries as may be deemed necessary and I hereby waive all right of action for any consequence resulting from such information. I understand that false or omitted information on my application constitutes grounds for denial of occupancy, termination of the right to occupy, and/or forfeiture of fees or deposits and may constitute a criminal offense under the laws of this State. I hereby release Management and any of the above from any liability and responsibility arising from their doing so. Facsimiles of this authorization may be used to facilitate multiple inquiries. In the event of receipt of a facsimile of this authorization, it should be treated as an original and the requested information should be released to facilitate my application for residency. I certify that only those persons listed on this application will occupy the dwelling, if approved for occupancy.

APPLICANT'S SIGNATURE

SPOUSE'S SIGNATURE



THE PORTION BELOW IS FOR OFFICE USE ONLY

**ATTACH TO APPLICATION:
Rental Verification, Employment Verification, Credit Verification, and/or Criminal
Verification.**

Approved: _____ Rejected: _____

If this application was rejected, what was the basis for denial?

- Insufficient income
- Unfavorable credit report - Date rejection letter mailed: _____
- Unfavorable rental history - Date rejection letter mailed: _____
- Unfavorable character history - Date rejection letter mailed: _____
- Incorrect information submitted on application
- Number or size of pets
- OTHER (Specify) _____

Community Manager's Signature

Date