

HERON CORPORATE HOUSING RESIDENT SELECTION CRITERIA

Heron Corporate Housing is a housing development catering to the demand for quality, short-term housing in Warsaw, Indiana.

Heron Corporate Housing will make every effort to comply with all applicable Federal, State, and local Fair Housing and Civil Rights laws and Equal Opportunity requirements. No applicant will be denied the opportunity to complete a rental application. A non-refundable application fee of \$50 per unrelated person is required at the time of application completion. A separate rental application must be completed by each adult applicant 18 years of age or over who will be residing in the apartment. The rental application must be completed in its entirety.

Heron Corporate Housing will thoroughly evaluate every household making application for an apartment at our community. While Heron Corporate Housing contains short-term housing that is open to the general public, households residing at this community must qualify under certain Resident Selection Criteria, which are outlined in this document. Applications may be denied based on poor landlord references, written reference, credit history, employment reference, and/or felony or criminal conviction.

It is difficult to project the amount of time needed to review your application since each household composition is different. However, we will do our best to process all applications within one week or less. Your cooperation and responsiveness during the process can affect how quickly your application is processed, so please try to be as responsive to our information requests as possible.

**AN APPLICANT REJECTED FOR ANY REASON MAY NOT REAPPLY FOR 90 DAYS UNLESS PROOF
CAN BE SHOWN THAT ELIGIBILITY HAS CHANGED.**

Eligibility Requirements

To be eligible for approval for an apartment and for continuing occupancy, applicants must meet the eligibility requirements in this community's Resident Selection Criteria including but not limited to:

1. Citizenship

1. Citizenship Policy:

- All applicants must have a Social Security Number, or provide an Individual Taxpayer Identification Number (ITIN) or documented proof from a United States (U.S.) governmental agency that all household members are in the U.S. legally.
- All applicants must also provide proof they are eligible to legally reside in the U.S. for the full length of the lease.
- Copies of birth certificates are required for all household members under the age of 18.

2. Occupancy Standards/Live-In Aides

Applicants must be physically able to live within the property's facilities and mentally competent to execute the lease and abide by its terms and to handle his/her personal affairs with or without the aid of an attendant.

- a. A dwelling unit of the appropriate size must be available in order to permit occupancy by an eligible household. Minimum space requirements for residential buildings are specified in square feet in the local building code and depend on age and number of occupants. Typically, we will consider a maximum of two (2) persons per efficiency apartment and two persons per bedroom to be a reasonable standard.
- b. **No additions to the household may be made after move in unless approved in writing by the property manager.** The property manager will not approve an addition of any person to a household until all necessary verifications, including credit report, criminal reports, landlord verifications, income and asset verifications, etc., have been received and approved. Permitting unauthorized persons to occupy the unit is in violation of the lease and is grounds for termination of tenancy (eviction).
No additions to a household will be approved if the addition will cause the household to exceed the maximum number of persons residing in a unit permitted by the local occupancy code for the unit size.
- c. Additions of Live-in Aides/Attendants will be permitted after a criminal history and landlord reference check is performed and approved by the Manager. Documentation from a licensed physician stating the household's' need for a Live-in Aide/Attendant is obtained by the Manager.

All Live-in Aides/Attendants must meet the criteria for criminal history and landlord reference check as outlined in this document in order to be approved to reside at the property with the household.

LIVE-IN AIDE/ATTENDANT: Live-in aide means a person who resides with one or more elderly persons, or near-elderly persons, or persons with disabilities, and who is essential to their care and well-being based on a licensed physician's certification and who: (1) Is determined to be essential to the care and well-being of the person; (2) Is not obligated for the support of the person; and (3) Would not be living in the unit except to provide the necessary supportive services.

3. Special Needs Apartments

There are 2 units that have been equipped with handicap accessible features (the "Handicap Accessible Units"). Applicants who meet all other Resident Selection Criteria AND who demonstrate a need for a Handicap Accessible Unit will take priority over other applicants for the Handicap Accessible Units. These units will be assigned on a first come, first serve basis.

A non-handicapped applicant may be permitted to move into a handicap accessible apartment if no eligible disabled or handicapped person's application is pending.

4. Income Requirements

- a. The monthly household income at initial move in must be at least two (2) times the monthly rent for the unit unless the rent (and utilities, if applicable) are being paid by a verifiable third party that can show ability to and willingness to pay these costs for the applicant or resident.
- b. Housing Choice Vouchers (Section 8) will NOT be accepted at Heron Corporate Housing.

5. Credit History

Applicants' willingness to pay rent in a timely manner as determined from information obtained from current and prior landlords or mortgage companies, if any, for at least the past two years will be evaluated. A full credit history from a professional reporting agency will be requested. The following are the evaluation factors used by this community to determine the applicant's willingness to pay:

- a. Bankruptcy should be discharged and new credit should be established since the bankruptcy by showing at least three months of consecutive payments on a new revolving credit line;
- b. Applicants with utility collections on their credit reports within the past twelve (12) months may be asked to show proof of payment in full. Applicants with an excessive

number of past due amounts within the past five (5) years for utilities may not be accepted.

- c. Applicants that have an outstanding balance with a previous landlord within the last two (2) years may be asked to show proof that the balance has been paid or that payment arrangements have been made.
- d. Applicants with collections/judgments/debts may not be accepted.

Credit Check – Deposits

RealAmerica Management uses an Industry Scoring Model called RentWise to determine the credit worthiness of an applicant. Although similar, but not the same as a FICO score, RentWise will help to predict the rental behavior of an applicant. Below are listed the scoring thresholds for the RentWise score.

800 and above	Normal Deposit = One month's rent
799-760	Normal Deposit with qualifying Cosigner <u>or</u> Security Deposit equal to an additional month's rent.

Cosigner Requirements

If an applicant has a Cosigner, the method used to determine whether or not the score is approved is based on the following:

Applicant Score and Cosigner's combined average score is greater than 800.

For example:	Applicant Score	659
	Cosigner Score	<u>944</u>
	Combined Score	1603
	Divide the score by 2	
	Equal Score	804 (This Cosigner is approved)

6. Landlord References

An Applicant's ability and willingness to care for the apartment based on landlord references, credit report and/or home visits will be evaluated during the application process.

- a. Applicants must provide the name, address, and telephone number of all current and previous landlords for the previous two years. Any applicant with a history of eviction, delinquent rent (more than three times in any one year period) or damages may not be accepted.

- b. Your application may be denied if your rental history reflects eviction from a house or apartment for any reason within the past two (2) years. Good and verifiable rental history for the past 24 months since the eviction should be established.
- c. Your application may be denied if you have been terminated from a housing assistance program or tenancy has been terminated for fraud, non-payment of rent or excessive damages to the apartment.

7. Criminal History

An Applicant's ability and willingness to abide by the terms of the lease as determined by police records/criminal history will be evaluated.

An Applicant with a record of criminal acts against persons or property, drug related criminal activity (including the illegal manufacture, sale, distribution, use or possession of a controlled substance), acts of violence against other persons, or confinement in a correctional facility following conviction for any of the foregoing criminal activities, or serious or repeated disturbances that disturb the livability of a residential property or community, or adversely affect the health and safety of any person, or have an adverse effect on a residential property, or interfere with the management of a property, or interfere with the rights and quiet enjoyment of other residents during the five (5) to ten (10) years prior to application may be denied.

NOTE: Anyone with a violent felony within the last ten (10) years will be automatically denied residency. All other felony convictions will be evaluated on a case by case basis to determine the Applicant's ability and willingness to abide by the terms and conditions of the lease.

- a. Specific reasons for a denial of an application due to Criminal History include, but are not limited to:

Felony Convictions within the last 10 years including:

Terrorist Related crimes, Sexually Oriented Offenses, Murder, Homicide, Manslaughter, Assault and Battery, Theft, Burglary, Larceny, Breaking & Entering, Robbery, Domestic Violence, Simple Battery, Assault, Kidnapping, Endangering Children, Arson, Forgery, Check Related Crimes, Prostitution Solicitation, Fraud ID, Theft Credit Card, Falsifying information, Weapons Concealed Unlawful, Narcotics, Cocaine Offenses, Gang Related Crimes, Escape, Child Pornography, Receiving or Possessing Stolen property.

Felony Convictions within the last 5 years including:

Conspiracy, Trespassing, Marijuana offenses, general possession of Drugs or paraphernalia, Disorderly Conduct, Resisting Arrest, Harassment, Environmental Non-Humane Crimes, Corruptions of Minors, Mischief, Property Damage, Drunk Driving,

Probation, Protective Order Violation, Contempt of Court, Failure to Appear, Obstructing Justice.

- b. Any application where any household member is subject to Federal or State Sex Offender lifetime requirement may be denied residency.
- c. Any application where any household member for whom there is reasonable cause to believe behavior from abuse or pattern of abuse of alcohol or other drugs that may interfere with the health, safety, and right to peaceful enjoyment by other residents may be denied based on past behavior, not the condition of alcoholism or addiction.

8. Call List Process

Placement on the Call List does NOT guarantee eligibility and/or occupancy for the next unit that becomes available at the property. If a prospect is interested in residency, but the desired apartment home is not available, management will place the prospect on a Call List. The list will include:

- Prospect Name
- Household Size
- Desired Unit Size
- Date and time application is received
- Qualification for any preferences and rankings
- Accessibility Requirements (if applicable)

Once placed on the Call List, the prospects will be called in the order they are placed on the Call List by date and time of completion of guest card (either in person or over the phone) and desired unit size, qualification for preferences, etc. However, the units will continue to be leased on a first come first served basis. Therefore, if contact is not made with a prospect on the first call, the next person on the list may be called immediately and so on. All available units will be given to the first household where all application and eligibility documentation and information is received and approved regardless of placement on the Call List.

We encourage and support the nation's Affirmative Housing Program in which there are no barriers to obtaining housing because of race, color, religion, sex, national origin, handicap, familial status, sexual orientation, gender identity, or marital status.

