APPLICATION CHECKLIST

Dear Applicant(s):

Thank you for your interest in our community. Listed below is a checklist of items needed for the application process.

Please call the office to make an appointment with Management to submit your application and copies of all required documentation. The Management Office hours are 10:00 am to 4:00 pm.

1. A fully executed Contract of Sale or Letter of Intent for the applicant's present home must be provided to the Management Office prior to receiving an ***Application for Residency.***

2. A completed and signed ***Application for Residency.*** Signatures must be original.

3. Signed ***Statement of Rental Policy.*** Signatures must be original.

4. Proper identification for each applicant and occupant listed in the application. Proper identification includes, but is not limited to, a copy of your driver's license, and if you don't drive, a copy of your motor vehicle picture ID issued by the DMV for identification purposes, social security card, or any other documentation that is acceptable by the Landlord to verify your identity.

5. Copies of all required documentation to support income and assets owned as reported in your ***Application for Residency.***

6. The non-refundable application fee paid by either check or money order, and made payable to ______________________, as follows: $50 for applicant one, $25 for each additional applicant and occupant, up to the limit of 3 persons per manufactured home.

Please understand that we do not accept incomplete applications as stated in the ***Statement of Rental Policy.***

Thank you,

Management

Application for Residency

*__*Applicant 1*__ - Name: ______________________________

Social Security #:______________________Date of Birth:______________________

Driver's License #:____________________________________State:__________

Home Phone #:______________________Cell Phone #:______________________

Email Address:______________________Marital Status (Yes)________ (No)________

Current Address:______________________Reason for Moving______________________

Township:______________State:________Zip Code:________Move In Date:________

Current Address Rent/Own:______________________Monthly Payment: $______________

Landlord/Mortgage Co:______________________________Phone #______________

Previous Address (If Current Is Less Than 2 Yrs.):______________________Circle Own/Rent: $________

Township:______________State:________Zip Code:________Move In Date:________

*__*Applicant 2*__ - Name: ______________________________

Social Security #:______________________Date of Birth:______________________

Driver's License #:____________________________________State:__________

Home Phone #:______________________Cell Phone #:______________________

Email Address:______________________Marital Status (Yes)________ (No)________

Current Address: (If Same Leave Blank) ______________________Reason for Moving______________

Township:______________State:________Zip Code:________Move In Date:________

Current Address Rent/Own:______________________Monthly Payment: $______________

Landlord/Mortgage Co:______________________________Phone #______________

Previous Address (If Current Is Less Than 2 Yrs.):______________________Circle Own/Rent $________

Township:______________State:________Zip Code:________Move In Date:________

*__*Applicant 3*__ - Name: ______________________________

Social Security #:______________________Date of Birth:______________________

Driver's License #:____________________________________State:__________

Home phone #:______________________Cell Phone #:______________________

Email Address:______________________Marital Status (Yes)________ (No)________

Current Address: (If Same Leave Blank) ______________________Reason for Moving______________

Township:______________State:________Zip Code:________Move In Date:________

Current Address Rent/Own:______________________Monthly Payment: $______________

Landlord/Mortgage Co:______________________________Phone #______________

Previous Address (If Current Is Less Than 2 Yrs.):______________________Circle Own/Rent: $________

Township:______________State:________Zip Code:________Move In Date:________

**Occupant 1* *(other than applicant)* Name:________________________________

Social Security #:________________________ **Date of Birth:**____________________

Driver's License #:____________________________________ **State:**____________

Home Phone #:__________________________ **Cell Phone #:**____________________

Email Address:____

Current Address:______________________________________ **Move in Date:**__________
Township:____________________________ **State:**__________ **Zip Code:**__________

Previous Address (if current is less than 2 yrs.):____________________________________

Township:____________________ **State:**______ **Zip Code:**________ **Move In Date:**________

**Occupant 2* *(other than applicant) Name:*____________________________________

Social Security #:________________________ **Date of Birth:**____________________

Driver's License #:____________________________________ **State:**____________

Home Phone #:__________________________ **Cell Phone #:**____________________

Email Address:____

Current Address:______________________________________ **Move in Date:**__________
Township:____________________________ **State:**__________ **Zip Code:**__________

Previous Address (if current is less than 2 yrs.):____________________________________

Township:____________________ **State:**______ **Zip Code:**________ **Move In Date:**________

Questions below must be answered and applies to all applicants and occupants

Have you ever been evicted? **Yes:**________ **No**________

If Yes, Name(s) & Explanation:____
____

Yes:________ **No:**________

Emergency Contact (Other Than Applicants 2 & 3

Name:________________________________ **Relationship:**____________________

Phone #:__________________________ **Cell Phone #:**_________________________

Address:____

Township___________________________________ **State:**__________ **Zip Code:**________

Employment History

***_Applicant 1_:** Retired: Yes____No____SS Monthly Income $________________SS Start Date:____________________

Pension(s) $________________Start date:________________________Other Income$____________________

Explanation of Source of Other Income:____

Current Employer:____Phone #:___________________________

Business Address:____

Contact Supervisor:____Phone #____________________________

Gross Monthly Income $______________Start Date:__________________Years/Months of Employment:____________

Previous Employer (If Less Than 2 yrs. At Current):____

Business Address:____Gross Monthly Income $________________

Contact Supervisor:____Phone #:___________________________

Years/Months of Employment:_________Start Date:______________________End date:________________________

***_Applicant 2_:** Retired: Yes____No____SS Monthly Income $______________________SS Start Date:______________

Pension(s) $________________Pension start date:____________________Other Income$____________________

Explanation of Source of Other Income:____

Current Employer:____Phone #:___________________________

Business Address:____

Contact Supervisor:____Phone #:___________________________

Gross Monthly Income $______________Start Date:__________________Years/Months of Employment:____________

Previous Employer (If Less Than 2 yrs. At Current):____

Business Address:____Gross Monthly Income $________________

Contact Supervisor:____Phone #:___________________________

Years/Months of Employment:_________Start Date:______________________End date:________________________

***_Applicant 3_:** Retired: Yes____No____SS Monthly Income $______________________SS Start Date:______________

Pension(s) $________________Pension start date:____________________Other Income: $____________________

Explanation of Source of Other Income:____

Current Employer:____Phone #:___________________________

Business Address:____

Contact Supervisor:____Phone #:___________________________

Gross Monthly Income $______________Start Date:__________________Years/Months of Employment:____________

Previous Employer (if less than 2 yrs. At current):____

Business Address:____Gross Monthly Income: $________________

Contact Supervisor:____Phone #:___________________________

Years/Months of Employment:____________Start Date:_________________End date:________________________

Financial Information

Applicant 1

Name of Bank:________________________________Checking:__________Savings:____________________

Loan: $___________________Explanation for:____

Name of Bank:________________________________Checking:__________Savings:____________________

Loan: $___________________Explanation for:____

Applicant 2

Name of Bank:________________________________Checking:__________Savings:____________________

Loan: $___________________Explanation for:____

Name of Bank:________________________________Checking:__________Savings:____________________

Loan: $___________________Explanation for:____

Applicant 3

Name of Bank:________________________________Checking:__________Savings:____________________

Loan: $___________________Explanation for:____

Name of Bank:________________________________Checking:__________Savings:____________________

Loan: $___________________Explanation for:____

Statement of Net Worth

Applicant(s)

Assets	Bank Name	$ $	Liabilities	Bank Name	$ $
Cash		$ $	Note Payable to Bank		$ $ $
Stocks & Bonds		$ $ $	Other Accounts Payable		$ $ $
Notes Receivable (money people pay to you)		$ $	Other Liabilities (money you owe)		$ $ $ $ $
Real Estate Owned		$ $	Mortgage Equity		$ $
Other		$ $	Total Liabilities		$
Total Assets		$	Net Worth		$

Pet Information

Pet 1 - Name:______________________________

Color:______________________Pet Age:______________________

Breed:__________________ Height:____________Weight:____________

Pet 2 - Name:______________________________

Color:______________________Pet Age:______________________

Breed:__________________ Height:____________Weight:____________

The following breeds of dogs (including related mixes) are not allowed and will result in your application being denied: Pit Bulls, Staffordshire Terriers, Doberman Pinschers, Chows, Rottweilers, Presa Canarios, German Shepherds, Great Danes, Akitas, Alaskan Malamutes, Siberian Huskies and Wolf Hybrids.

Vehicle Information

Vehicle 1 - Year:_______Make:______________Model:______________

License Plate #:______________________State:______________________

Is the Vehicle Financed? Yes__ N____ If Yes, Financed By:______________________

Vehicle 2 - Year:_______Make:______________Model:______________

License Plate #:______________________State:______________________

Is the Vehicle Financed? Yes__ N____ If Yes, Financed By:______________________

Applicant(s) represents that all the above statements are true and correct and hereby authorizes verification of the above items including, but not limited to, the obtaining of a credit report and agrees to furnish additional credit references upon request. Applicant(s) consents to allow Owner/Agent to disclose tenancy information to previous or subsequent Owner/Agents.

Applicant(s) hereby authorizes Landlord. to obtain a consumer and/or investigative report on myself consisting of, but not limited to, rental and employment verification, criminal, eviction, and check scan. I understand such information may be derived in whole or part from Experian, Equifax, TransUnion. I also understand that there is a $50 application fee, additional applicant(s) or occupant(s) are $25 each collected at the time of application. Check, or money order made payable to ______________________.

Occupant(s) represents that all the above statements are true and correct and hereby authorizes verification of the above items including, but not limited to, the obtaining of a criminal report and agrees to furnish additional criminal references upon request.

Signature of Applicant 1;______________________________Date:______________

Signature of Applicant 2:______________________________Date:______________

Signature of Applicant 3:______________________________Date:______________

Signature of Occupant 1:______________________________Date:______________

Signature of Occupant 2:______________________________Date:______________

STATEMENT OF RENTAL POLICY

1. **We are an equal opportunity housing provider.** We comply with the Federal Fair Housing Act and all applicable State housing laws. We do not discriminate against any person because of race, color, religion, sex, affectional or sexual orientation, disability, familial status, national origin, or source of lawful income, creed, ancestry, marital status, civil union status, domestic partnership status, pregnancy or breastfeeding, gender identity or expression, liability for service in the Armed Forces of the United States, or nationality.

2. **Occupancy/Age Restriction Guidelines.** No persons may occupy any manufactured home except those persons named in your ***Application for Residency.*** Full-time occupancy of the manufactured home is limited to one (1) person per 325 square feet of livable space.

   a. Resident(s) must occupy manufactured home within 30 days of purchasing.

   b. Resident(s) may not sublet the manufactured home or homesite to any other party.

   c. Pets are limited to two, either cats or dogs, per manufactured home. Please note that the following breeds of dogs (included related mixes) are not allowed and will result in your application being denied: Pit Bulls, Staffordshire Terriers, Doberman Pinschers, Chows, Rottweilers, Presa Canarios, German Shepherds, Great Danes, Akitas, Alaskan Malamutes, Siberian Huskies and Wolf Hybrids.

3. **Rental Criteria.** To qualify for residency, you must meet the following criteria:

   a. **Income.** Your monthly gross income must be at least equal to three times the monthly housing rent. The aggregate of your monthly housing rent, home acquisition loan payments, fixed financial obligations, revolving credit debt obligations, student loan payments, and other debt payments are not to exceed 50% of your monthly gross income.

      Landlord requires income verification by receipt of the applicant's tax return and/ or Form W-2's for the year immediately preceding the application, as well as copies of the applicant's most recent four paycheck stubs evidencing year-to-date income. Retired or disabled applicants who are receiving social security income payments must submit a Social Security awards letter and/or 2 recent months' bank statements to verify income. All income on the application must be verified by submitting supporting documentation and approved by the Landlord.

   b. **Rental history.** You must have a satisfactory rental history. If you have ever been evicted, your application will be rejected.

c. **Credit history**. An applicant's credit risk score as reported by RentGrow must be equal to or above 650. For multiple applicants, the average of the credit risk scores for all of the applicants as reported by RentGrow must be equal to or above 650. All judgements must be paid prior to the submission of your application. Applicant may not have any foreclosure activity within 5 years of submitting application. Any unpaid collection accounts in excess of $1,000 (excluding any unpaid collection accounts for medical services) will result in a denial of your application.

d. **Criminal history.** Criminal checks are run on all applicants and occupants listed in the application.

e. **Guarantor**. Guarantors will not be considered.

f. **Assets.** Landlord will verify assets submitted with the application. Two most recent months' bank statements from each institution evidencing funds to purchase is required along with a fully executed contract of sale or letter of intent for the home being purchased, and if the applicant is selling their current home, a fully executed contract of sale is required.

g. Social Security Number. Each applicant must have a social security number.

4. **Application process.**

a. The application process will not begin until a fully executed Contract of Sale or Letter of Intent for the applicant's purchase in the community is presented to Management.

b. A complete and signed ***Application for Residency***, with all required supporting documentation copies, must be submitted. Incomplete applications will be returned to the applicant(s) for corrections only two times. If the application remains incomplete after the second request for corrections, the application will be rejected.

c. Proper identification for each applicant and occupant listed in the application must be submitted with the application. Proper identification includes, but is not limited to, your driver's license, or motor vehicle picture ID issued by the DMV for identification purposes, or any other documentation that is acceptable by the Landlord to verify your identity.

d. A non-refundable application fee must be submitted by either check or money order, and made payable to ***Friendly Village,*** as follows: $50 for applicant one, $25 for each additional applicant and occupant.

e. The application process will be deemed complete upon receipt of a completed ***Application for Residency***, proper supporting documentation, proper identification to verify the identity of each applicant and occupant listed in the application, and payment of the application fees.

I hereby acknowledge that I have read this ***Statement of Rental Policy***. I acknowledge that I understand it in its entirety, that all my questions have been answered by the Landlord's representative who presented this document to me, and I agree to comply with this application process.

____
Applicant 1

____
Applicant 2

____
Applicant 3

RentGrow

BULLETIN: NEW JERSEY

A BRIEF REVIEW OF NEW JERSEY'S FAIR CHANCE IN HOUSING ACT AND ITS IMPACT ON TENANT SCREENING

On June 18, 2021, the Senate and General Assembly of the State of New Jersey adopted a law limiting the criminal history that housing providers may consider when screening potential applicants. The new law, known as the Fair Chance in Housing Act (the "Act"),[1] goes into effect on January 1, 2022. The New Jersey Division on Civil Rights has proposed new rules to effectuate and enforce the Act.[2]

THE ACT RESTRICTS THE USE OF CRIMINAL HISTORY INFORMATION IN TENANT SCREENING

- Before accepting an application fee, the Act requires housing providers to disclose to applicants in writing: (1) whether the property's eligibility criteria include the review and consideration of criminal history; and (2) the applicant's right to provide evidence demonstrating inaccuracies within the applicant's criminal record or evidence of rehabilitation or other mitigating factors.[3]
- The Act prohibits housing providers from asking about or requiring applicants to disclose most criminal history information until after: (1) the applicant is pre-qualified based on the property's non-criminal criteria; and (2) the property has made a conditional offer of housing. The Act does, however, permit housing providers to ask about and consider the following criminal history information before making a conditional offer of housing: (a) convictions for manufacture or production of methamphetamine on the premises of federally assisted housing; or (b) lifetime sex offender registrations.
- After making a conditional offer to an applicant, the Act limits the criminal convictions a housing provider <u>can</u> consider. Housing providers **can** consider convictions for:
    - Murder, aggravated sexual assault, kidnapping, arson, human trafficking, sexual assault, causing or permitting a child to engage in a prohibited sexual act or in the simulation of such an act, or any crime that resulted in a lifetime sex offender registration requirement.

  In *addition* to the specific convictions above, housing providers **can also** consider convictions for:
    - First-degree felonies within the past 6 years (based on the conviction or incarceration end date, whichever is later).
    - Second- or third-degree felonies within the past 4 years (based on the conviction or incarceration end date, whichever is later).
    - Fourth-degree felonies within the past 1 year (based on the conviction or incarceration end date, whichever is later).
- If an applicant has a criminal history that can be considered, the Act requires an "individualized assessment" of that applicant's information by taking into account these factors: (1) the nature and severity of the offense; (2) the age of the applicant at the time of the occurrence of the offense; (3) the age of the offense itself; (4) any information provided by the applicant or on her or his behalf about the applicant's rehabilitation and good conduct since the offense occurred; (5) the degree to which the offense, if it reoccurred, would negatively impact the safety of other tenants or the property; and (6) whether the offense occurred on or in connection with property the applicant was renting or leasing. RentGrow has long supported the ability of housing providers to customize their screening criteria to make individualized assessments based on these factors. You should make sure that your policies are up-to-date and that you have a procedure in place for considering evidence of rehabilitation that an applicant may present.
- The Act prohibits housing providers from considering other criminal history information such as arrest records, expungements, vacated, nullified, or pardoned convictions, juvenile delinquency records, and records that have been sealed, at any time during the application process. Under the Fair Credit Reporting Act (FCRA) and based on guidance from the Department of Housing and Urban Development (HUD), RentGrow has long excluded these types of records from its screening reports, but you should ensure you are not obtaining or considering this information from other screening providers or sources.
- Finally, if a housing provider chooses to withdraw a conditional offer after receiving and considering the applicant's criminal history information that it is permitted to consider, the housing provider must give the applicant written notice of: (1) withdrawal of the conditional offer with supporting reasons; and (2) an opportunity to appeal the denial by providing evidence that the criminal records considered were inaccurate or evidence of rehabilitation or other mitigating factors.

---

[1] Bill No. S250, commonly referred to as the Fair Chance in Housing Act, adds C.46:8-55 through C.46:8-64 (https://www.njleg.state.nj.us/2020/Bills/PL21/110_.PDF).

[2] *See* https://www.njoag.gov/wp-content/uploads/2021/09/PRN-2021-FCHA-NJ-R-9.7.21.pdf (Public comments are open until November 6, 2021).

[3] The New Jersey Division on Civil Rights will publish a model disclosure form on its website.

RentGrow Inc. | 177 Huntington Ave, Suite 1703 #74213 | Boston, MA 02115-3153 | Tel (800) 898-1351 | Fax (781) 583-5112 | www.rentgrow.com

RentGrow

- Additionally, within 30 days after a conditional offer is withdrawn, the applicant can request copies of the information that the housing provider relied on in making its decision. If requested, the housing provider must provide that information to the applicant, free of charge, within 10 days of the request.

HOW CAN LANDLORDS EVALUATE THEIR TENANT SCREENING PROCESSES IN LIGHT OF THE ORDINANCE?

- As always, ensure there are legitimate business reasons for the criteria you use to assess whether applicants qualify to rent property.
- Customize your screening processes to ensure you are only considering criminal history information permitted under the Act.
- If you are a RentGrow customer, contact your RentGrow Account Manager if you need assistance reviewing your current criteria or making any updates or modifications recommended by your legal or compliance teams.

CONCLUSION

The Fair Chance in Housing Act impacts the way housing providers screen rental applicants in New Jersey. Be sure you understand how the Act applies to you and consult with your legal and compliance staff for guidance.

This Brief Review was prepared for general information purposes only, does not constitute legal advice, must not be acted upon as such, and is subject to change without notice. Always consult a lawyer or qualified housing expert for legal or compliance advice.