



Tenant Selection Policy

To consider **Cornerstone at Chatham** your home, this is the Selection Criteria you must meet:

IDENTITY AND AGE VERIFICATION

All applicants must be at least 18 years of age. A document verifying the age of each household member will be required. Acceptable age verification documents: Birth certificate, Baptismal Certificate, Valid Passport, Social Security Administration Benefit Letter that includes birth date, Naturalization Certificate.

PET POLICY

This is a NO pet policy apartment community. Service Animals are accepted with medical documentation only.

SMOKING POLICY

Cornerstone at Chatham is a smoke-free community.

HOUSEHOLD COMPOSITION / UNIT ELIGIBILITY MUST FALL INTO THESE CATEGORIES

OCCUPANCY GUIDELINES

APARTMENT SIZE	MINIMUM OCCUPANTS	MAXIMUM OCCUPANTS
ONE BEDROOM	ONE	TWO
TWO BEDROOM	TWO	FOUR
THREE BEDROOM	THREE	SIX

Frequently asked question: Can one person have a 2 bedroom apartment?

Answer: No. The only exception to the above occupancy guidelines is those households that require a live in aide.

HOUSEHOLD MEMBERS INCLUDE: All persons who consider the apartment their primary residence. For example: children under joint custody must reside in the apartment at least 50% of the time or children away in foster care who will be returning to the household, members temporarily in the hospital or nursing home, unborn children, children being adopted or a future spouse or roommate.

YOUR ANNUAL INCOME MUST fall within the State established -HUD income levels. The annual income is the full amount, (GROSS), before any payroll deductions for all adults **NOT** the take home pay or net income. Adults are persons over the age of 18 years.

ANNUAL INCOME is inclusive and not limited to: employment, self-employment, tips, commissions, income from assets, Social Security and other benefits, payments in lieu of earnings, i.e., unemployment, disability compensation, worker's compensation and severance pay., child support/alimony, gifts, military pay, student financial assistance, etc.

If your annual income is lower than the required minimum income level for the specific number of household members for the specific bedroom size; you will not be eligible for an apartment. The only time this doesn't apply is if you can prove that you paid higher rent in the previous 12 months.

If your annual income exceeds the maximum income requirements for the specific number of Household members and bedroom size, you will not be eligible for an apartment.

STUDENT STATUS

As a LIHTC (Low Income Housing Tax Credit) community, student status in the household is an important matter for tax compliance. Due to this status, generally households made up entirely of **FULL TIME** students **DO NOT QUALIFY**. Student Status exceptions are as follows:

1. All adults are married and ENTITLED TO file a joint tax return.
2. All adult members are single parents with minor children, the adult is not a dependent of any third party, and the children are only claimed by a parent.
3. The household includes a member who receives assistance under Title IV Welfare (TANF).
4. The household includes a member who formerly received foster care assistance.
5. The household contains a member, who gets assistance under the Job Training Partnership Act, (JTPA) or under other similar, Federal, State or local laws.
6. This information must be verified to ensure household qualifications.

PRELIMINARY APPLICATIONS

Preliminary applications will be accepted the following way:

➔ Mailed to **Cornerstone at Chatham**, 522 Southern Blvd, Chatham NJ 07928

CREDIT SCREENING

Once selected for a unit and prompted by the Leasing Office an application fee of \$50.00 for each applicant over the age of 18 years old is required. This is to be paid to **Cornerstone at Chatham** in cleared funds, i.e. Money Order, Certified Bank/Cashiers Check will be accepted. **NO CASH OR PERSONAL CHECKS.**

To verify the credit of applicants over the age of 18, **Cornerstone at Chatham** uses a 3rd party verifier, The National Tenant Network (NTN). The National Tenant Network (NTN) NTN score must be 70 or higher to be acceptable, anything less will require a cosigner* with a score of 76 or higher, along with income which is equal to 3 times the monthly rent, to accept the application. If neither of the above requirements are met, the application will be rejected. If the application does not receive a qualifying score and chooses to get a cosigner, they must pay an application fee of \$50.00 (non-refundable) for the cosigner*.

*The cosigner's role has a financial responsibility if the lease holder falters in paying their rent. The cosigner will continue to be the cosigner for subsequent years or until the resident vacates.

*If you are informed that a cosigner is required to continue our application process, you have two (2) business days to return to the Leasing Office a signed/dated credit application completed by your selected cosigner. Along with this completed credit application, proof of the cosigner's income and proper identification from your cosigner is required i.e. signed driver's license. If within this time, the Leasing Office does not receive the completed cosigner credit application you will be removed from our waiting list and the next applicant on the list will be contacted. If in the future you would like to submit a new preliminary application, please contact the Leasing Office to inquire about unit availability.

Applicants whose history indicates a pattern of inability to pay rent in a timely manner may be subject to rejection. If the credit report is not acceptable due to an eviction, the previous landlord will be contacted to clarify if previous eviction was financially satisfied. If it is not satisfied, the applicant will be rejected.

Once the credit screening is approved, the household will receive a **Notice of Conditional Offer** and all applicants 18 and older will be required to complete a **NJ Supplemental Application**. This supplemental application will be used to continue our application process.

VAWA Violence Against Women Reauthorization Act of 2013 ("VAWA")

VAWA protects qualified tenants, participants, and applicants, and affiliated individuals, who are victims of domestic violence, dating violence, sexual assault, or stalking from being denied housing, evicted, or terminated based on acts of such violence against them.

APPLICATION DECISION

Once all applicants over the age of 18 meet our screening criteria, the application process will continue with the submission of our Application for Housing.

If An Application is Rejected: Applicants will be notified in writing of any application denial and given fourteen (14) days to respond in writing to request a meeting to discuss the rejection. Within 5 days after the scheduled meeting, written results regarding the appeal decision will be mailed to the applicant. All application fees are non-refundable.

If An Application is Cancelled: If for any reason you withdraw your application or notify us that you have changed your mind about renting an apartment, all application fees are non-refundable.

Failure to Execute the Lease: In the event that you fail to sign the Lease Agreement after application approval, all said fees and deposits are non-refundable.

If a unit is available for immediate occupancy and your application has been approved through our 3rd party verification company and NJHMFA, possession of the unit is required within 15 days of the approval date. If household cannot take possession of the available unit within this required time, the application will be cancelled and new preliminary application for our waiting list will be required.

WAIT LIST

The Waiting List will **open** in Accordance with the Affirmative Fair Housing Marketing Plan and will occur when there aren't any specific unit types vacant available to rent.

The Waiting List will be **closed** once the number of units on the Waiting List reaches 3 times the number of units on the property.

1. Application. Anyone who wishes to be placed on a waiting list must complete an application.
2. Receiving and recording the application. Upon receipt of an application for tenancy, the application will be recorded initialing the date and time received.
3. Data required on the wait list. The following data must be included in an application, which will be placed on the waiting list: Date/time submitted; Name of head of household; annual income level; identification of the need for an accessible unit, including the need for accessible features; unit size.
4. Selection. When a unit becomes vacant*, a selection will be based on the unit size available, preferences established for the property, income-targeting policies and requirements, and screening policies. Any current resident at **Cornerstone at Chatham** Apartments will take precedent over the applicants listed on the waiting list.

*If a telephone message has been left for you to start the application process for a vacant unit in our community, you have a period of two (2) business days to respond to our Leasing Office. If within this time the Leasing Office does not receive a response regarding your interest in the available unit, you will be removed from the waiting list and the next applicant on the list will be contacted. If in the future you would like to submit a new preliminary application, please contact the Leasing Office to inquire about unit availability.

5. Confirmation. You will receive a letter from the office confirming your status on the waiting list.
6. Notification: Updating the leasing office with changes in address, income and or household composition is recommended. If household income changes, it is important to contact the Leasing Office as soon possible. In doing this it will ensure that your household is on the waiting list specific to your household income level. If would like to change the size of the unit originally requested on your preliminary application, you must reapply and your application will be treated as new.
7. Update: The Wait List will be updated every 6 months, with correspondence. If you do not respond to our letter, you will be removed from the waiting list.

VETERANS PREFERENCE

At **Cornerstone at Chatham**, we are committed to offering our veterans a stable and affordable housing option. Up to 13 units; qualified veterans will receive wait list priority for a one-, two- or three-bedroom apartment home. Proper identification, such as a DD Form 214/215 (Certificate of Release or Discharge from Active Duty), or an NGB Form 22/22A (National Guard Report of Separation and Record of Service) will be required to receive a wait list priority.

Should two qualified households apply for an available unit; the household that includes a verified veteran will receive wait list priority. The non-veteran qualified household will receive the next available unit specific to income eligibility and number of bedrooms needed. During our initial lease up period this priority applies up to 13 units dedicated in our Veterans Preference Program.

If during our initial lease up period we **do not occupy** all 13 units within our Veterans Preference Program, the units will be offered to applicants on our general waitlist. Qualified veterans who apply after the project is fully occupied will continue to receive wait list priority and will be selected for the next unit available specific to the household's annual income. This waitlist priority applies up to 13 units dedicated in our Veterans Preference Program. If all 13 dedicated units are occupied the qualified veteran will remain on our general public waitlist.

Our commitment to providing housing options for veterans remain steadfast, and we aim to ensure that those who have served our country have access to the housing that they deserve.

SPECIAL NEEDS SET ASIDE UNITS

Cornerstone at Chatham has (5) units set aside for applicants with Special Needs. These reserved units will be occupied by applicants referred to us by contracted supportive housing agencies located in Morris County. Specific to the special needs set aside units; exceptions may be considered related to the credit screening criteria.

Morris County HOME Partnership

Within the community we have 11 units affiliated with the Morris County HOME Partnership Program. Applications assigned to the HOME Partnership Program units will be required to provide additional documents related to the household income /assets. Examples of required documents include but is not limited to (4) months of income source documents from current employer(s), (4) months of income source documents from applicable financial institution(s)

NJHMFA Energy Benchmarking Partnership

Energy benchmarking is the process of analyzing energy usage over time and comparing the total use to the total cost. The purpose for benchmarking the energy performance of our buildings is to gain a better understanding of how the buildings use their energy and whether the energy efficiency measures that have been implemented within our buildings have realized their expected energy savings. To measure this data, all households will be required to sign a tenant utility release form as a part of the lease agreement.

TRANSFER POLICY

1. Current residents that request, in the form of a letter, a transfer to a different size unit due to a change in household composition, or to make a reasonable accommodation, will be considered a priority and will be placed on the wait list accordingly.
2. Current residents must remain in the income level in what was determined at the time of leasing. For example, if you leased at a 2 Bedroom Moderate level income and now require a 1 Bedroom, due to a change in household composition, the level remains the same; Moderate. Regardless of a decrease or increase in household income.
3. If a current resident needs to be placed in a smaller unit due to the death of a family household member, upon an available unit, the current resident must transfer.
4. We do not allow transfers between communities. If a current resident would like to move into another community within our portfolio, they must do so at the end of their lease and must have a \$0 balance with their current community. Residents cannot break their lease with one community to move to another.

REASONABLE ACOMMODATIONS

1. A reasonable accommodation is a structural change made to an existing unit occupied by a person with a disability (and disability is typical defined as an individual with a physical or mental impairment that substantially limits one or more major life activity) in order to afford such a person the full enjoyment of the premises.
2. A reasonable modification is a change, exception, or adjustment to a rule, policy or practice used in running a community.

TERMINATION OF LEASE

According to the signed lease, the current resident listed in the lease agreement will be responsible for the lease terms, which are (12) twelve months. If a 60-day notice is obtained, the lease holder is still responsible for the lease until Management can get the unit occupied.

****EVERY PAGE AFTER THIS MUST BE COMPLETED IN IT'S ENTIRETY AND SUBMITTED TO THE LEASING OFFICE TO BE CONSIDERED****

EQUAL HOUSING OPPORTUNITY

Cornerstone at Chatham and all its associates support the principle of equal housing opportunities and adhere to the Fair Housing Laws. The company does not discriminate in the daily management of the communities, leasing of apartment homes or in any business practices related to its services, on the basis of race, color, religion, national origin, sex, familial status, handicap or any other factor under protection by federal, state or local laws.

All household members over 18 must agree to the following by signing this *Tenant Selection Policy/ Criteria Form*.

_____ (Initials) I agree to respond to a request for verification of information or to provide additional information or documentation necessary to complete the approval process, within the time specified by my community representative. I understand that if I do not respond within the time specified, my application may be canceled, and I will no longer have an apartment on hold. In addition, I will forfeit all monies already paid to the community including all application fees.

_____ (Initials) I affirm that this information and the information I have provided on my application paperwork is accurate to the best of my ability. I understand that falsification of information on the application and/or during application interview will result in immediate application denial.

I hereby affirm that I have read and understand a copy of the **Tenant Selection Policy/ Criteria Form**.

I understand the application screening process in which **Cornerstone at Chatham** community will proceed with to obtain and verify my credit information other information that I have provided for the purpose of determining whether or not I meet the criteria in order to rent an apartment.

Applicant Signature

Print Name

Date

Applicant Signature

Print Name

Date

Applicant Signature

Print Name

Date

FOR OFFICE STAFF ONLY: VERIFY COMPLETION OF:

Equal Housing Opportunity Selection Policy/Criteria Affirmation Preliminary Application

NTN Form Application Fee

NJ Fair Chance in Housing Act Leasing Staff Name/Date _____

Cornerstone at Chatham

AFFORDABLE HOUSING PRELIMINARY APPLICATION

Head of Household Information

Applicant Name (First, MI, Last)			
Home Address	City, State	Zip	County
Contact Telephone:		Email Address:	

Household Composition & Gross Income (List ALL sources of income, including, but not limited to Salary, Social Security, Child Support, Alimony & Pensions, Income from assets etc.)

Full name of everyone to occupy the unit (including unborn children)	Relationship to Head of Household	Date of Birth	Gender M/F	Full-time Student (Y/N)	Gross Annual Income
1)	Head of Household				\$
2)					\$
3)					\$
4)					\$
5)					\$
6)					\$

Assets (Checking, Savings, 401K, IRA, Real Estate ...)

Type of Asset	Current Market Value of Asset	Annual Interest	Estimated Annual Interest Income
		%	\$
		%	\$
		%	\$
		%	\$
		%	\$

Veteran Preference

Cornerstone at Chatham provides a Veterans waitlist preference up to 13 units.

Is there a Veteran in the household?

- YES
 NO

Proper identification, such as a DD form 214/215 (Certificate of Release or Discharge from Active Duty), or an NGB Form 22/22A (National Guard Report of Separation and Record of Service) will be required to receive a waitlist preference.

Present Housing Description:

Do you: own rent live with family other
Monthly Rent/Mortgage \$ _____ per month

Do you receive tenant-based Section 8? yes no

Preferred No. of Bedrooms (limited by number in household):

- One (No one-bedroom units available for general public waitlist)
 Two
 Three

Do you require a handicap accessible unit? yes no

Are you currently or have you ever resided in a Walters Apartments' unit? YES NO

How did you hear about us?

I certify that the information provided herein is true and complete and that any misrepresentation of income or household size reported herein shall be cause for program disqualifications. I also understand that this information is to be used only for determining my preliminary eligibility for referral to an affordable housing unit and does not obligate me in any way.

Head of Household Signature: _____

Date: _____





FORMS CAN BE RETURNED OR MAILED TO:

BY MAIL: **Cornerstone at Chatham**
522 Southern Blvd
Chatham, NJ 07928

The following pages must be submitted for the application to be considered:

- ✓ Preliminary Application
- ✓ Equal Housing Opportunity
- ✓ NJ's Fair Chance In Housing Act
- ✓ Application Screening Form

*I /We understand the **Selection Criteria**, and the **Forms** that must be returned to Cornerstone at Chatham office staff.*

*More importantly, this **DOES NOT** grant me an apartment until all the documents have been submitted to the leasing office in a timely manner and approval has been obtained from RealPage, the Tax Compliance group (LIHTC) and State approval, (NJHMFA). If you cannot submit documents in a timely fashion, your application will be declined for an apartment.*

Applicant Signature Print Name Date

Applicant Signature Print Name Date

Applicant Signature Print Name Date

Applicant Signature Print Name Date



New Jersey's Fair Chance in Housing Act

New Jersey's Fair Chance in Housing Act, N.J.S.A. 46:8-52 to 64 (FCHA), limits a housing provider's ability to consider a person's criminal history in deciding whether to extend an offer or whether to rent a home after extending an offer.

Before making a conditional offer of housing, **Walters Apartments** may consider only whether an applicant has a conviction for the manufacture or production of methamphetamine on the premises of federally assisted housing, or whether an applicant has a lifetime registration requirement under a State sex offender registration program. **Walters Apartments** will not consider, or request from an applicant or any other person or entity, any other information about an applicant's criminal history as part of the application process until and unless a conditional offer of housing has been made.

After extending a conditional offer of housing, **Walters Apartments** intends to review and consider an applicant's criminal record in determining whether to rent a home, in accordance with the FCHA and its accompanying rules.

Walters Apartments will not, either before or after the issuance of a conditional offer, evaluate or consider any of the following criminal records:

- (1) arrests or charges that have not resulted in a criminal conviction;
- (2) expunged convictions;
- (3) convictions erased through executive pardon;
- (4) vacated and otherwise legally nullified convictions;
- (5) juvenile adjudications of delinquency; and
- (6) records that have been sealed.

Walters Apartments may consider, after the issuance of a conditional offer, a criminal record that:

- Resulted in a conviction for murder, aggravated sexual assault, kidnapping, arson, human trafficking, sexual assault, endangering the welfare of a child in violation of N.J.S.2C:24-4(b)(3);
- Resulted in a conviction for any crime that requires lifetime state sex offender registration;
- Is for any 1st degree indictable offense, or release from prison for that offense, within the past 6 years;
- Is for any 2nd or 3rd degree indictable offense, or release from prison for that offense, within the past 4 years; or
- Is for any 4th degree indictable offense, or release from prison for that offense, within the past 1 year.

For more information about how these rules apply, please refer to the resources at <https://www.njoag.gov/about/divisions-and-offices/division-on-civil-rights-home/fcha/>.

Walters Apartments may withdraw a conditional offer based on your criminal record only if **Walters Apartments** determines, by a preponderance of the evidence, that the withdrawal is necessary to fulfill a substantial, legitimate, and nondiscriminatory interest.



If **Walters Apartments** utilizes any vendor or outside person/entity to conduct a criminal record check on their behalf, **Walters Apartments** will take reasonable steps to ensure that the vendor or outside person/entity conducts the criminal record check consistent with the requirements of the FCHA and rules. Specifically, if Walters Apartments receives a criminal history inquiry conducted by a vendor or outside person or entity that is conducted in violation of the FCHA in that it reveals a record that is not permitted to be considered under the FCHA, Walters Apartments must show that it did not rely on that information in making a determination about your tenancy.

If you are subjected to the withdrawal of a conditional offer of housing due to criminal history, you have the right to request and receive the materials relied upon by Walters Apartments in making this determination.

You have the right to dispute, within ten (10) days of receiving this statement, the relevance and accuracy of any criminal record, and to offer evidence of any mitigating facts or circumstances, including but not limited to your rehabilitation and good conduct since the criminal offense. You may also provide evidence demonstrating inaccuracies within aspects of your criminal record which may be considered under the FCHA, or evidence of rehabilitation or other mitigating factors to Walters Apartments at any time, including after the ten days.

Any action taken by Walters Apartments in violation of the process laid out in this statement may constitute a violation of the FCHA. If you believe that any owner, agent, employee, or designee of Walters Apartments has violated any of the above requirements, you may contact the New Jersey Division on Civil Rights at www.NJCivilRights.gov 1-866-405-3050). A complaint must be filed with DCR within 180 days of the alleged discriminatory conduct. You cannot be subjected to retaliation for filing a complaint or for attempting to exercise your rights under the FCHA.

DCR has several fair housing fact sheets available at <https://www.nj.gov/oag/dcr/housing.html>, or available for pickup in any of DCR's four (4) regional offices.

31 Clinton Street, 3rd Floor
Newark, NJ 07102

5 Executive Campus
Suite 107, Bldg. 5
Cherry Hill, NJ 08002

1601 Atlantic Avenue, 6th Fl.
Atlantic City, NJ 08401

140 East Front Street, 6th Floor
Trenton, NJ 08625

Prospective Tenant Signature

Date

Prospective Tenant Signature

Date

Housing Provider Signature

Date





Application Screening Form

Applicant Information

Last Name			First Name			M.I.			Co-Applicant Last Name			First Name			M.I.														
Date of Birth			Social Security Number			Home Telephone			Date of Birth			Social Security Number			Home Telephone														
E-Mail Address						Mobile Telephone						E-Mail Address						Mobile Telephone											
Current Street Address						City			State			Zip Code			Co-Applicant Current Address (if different)						City			State			Zip Code		
Previous Street Address						City			State			Zip Code			Co-Applicant Previous Address (if different)						City			State			Zip Code		
Length of Residence at Current Address						Ever Filed for Eviction?			Own or Rent?			Length of Residence at Current Address						Ever Filed for Eviction?			Own or Rent?								
___ months						<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Own <input type="checkbox"/> Rent			___ months						<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Own <input type="checkbox"/> Rent								

Present Housing Information

Landlord or Agent Name			Landlord Telephone Number			Co-Applicant Landlord or Agent Name			Landlord Telephone Number								
Reason for Leaving			Length of Rental			Monthly Rent			Reason for Leaving			Length of Rental			Monthly Rent		
			___ months									___ months					

Employment Information

Present Employer Name			Position			Co-Applicant Employer Name			Position																										
Supervisor Name			Telephone Number			Supervisor Name			Telephone Number																										
Employer Address						City			State			Zip Code			Employer Address						City			State			Zip Code								
Employed From			To			Salary			per			<input type="checkbox"/> month			<input type="checkbox"/> year			Employed From			To			Salary			per			<input type="checkbox"/> month			<input type="checkbox"/> year		

Banking Information

Bank Name			Telephone Number			Name			Telephone Number								
Account Number			Ever Filed for Bankruptcy?			Account Type			Account Number			Ever Filed for Bankruptcy?			Account Type		
			<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Checking <input type="checkbox"/> Savings						<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Checking <input type="checkbox"/> Savings		

Emergency Contact Information

Name			Telephone Number			Name			Telephone Number		
Address			Relationship			Address			Relationship		

Other Information

Car Year / Make / Model			License Plate State / Number			Car Year / Make / Model			License Plate State / Number		
/ /						/ /					
Other Residents (Names / Ages)						Other Residents (Names / Ages)					

New Jersey's Fair Chance in Housing Act, N.J.S.A. 46:8-52 to 64 (FCHA), limits a housing provider's ability to consider a person's criminal history in deciding whether to extend an offer or whether to rent a home after extending an offer. Full disclosure regarding this law is being made to you in a supplemental notice. Your signature below confirms your receipt of both documents.

Applicant Signature(s)

By signing below, I/we authorize that the above information is correct and complete and authorize Landlord to obtain information it deems desirable in the processing of my application, including; credit reports, civil or criminal actions, rental history, employment/salary details, police and vehicle records, and any other relevant information. If I rent the unit, I understand the information on this form may be maintained in a tenant database for up to 5 (five) years after I vacate the premises. I also understand that the application fee is non-refundable, even if my application is rejected.

Applicant: **X**

Date:

Co-Applicant: **X**

Date:

OFFICE USE ONLY

NTN Access Number:		Address/Unit Applied for:		Monthly Rent Amount for unit applicant is applying for: \$	
Date Screened:		Projected Move-In Date:		Apartment / Unit Type:	

