

FRIENDSHIP GARDENS

100 Friendship Gardens Howell, NJ 07731 732-370-9110 | f: 732-370-8955

Dear Applicant:

Enclosed please find the information you requested on affordable housing as well as an application for placement on the waiting list at Friendship Gardens a HUD-assisted rental housing program for seniors or mobility impaired for 18 years and over in Howell, NJ. Please note that being placed on the waiting list does not guarantee occupancy of a unit. At some point, as your name gets closer to the top of the wait list, your credit, criminal and sex offender background checks will be conducted. It is suggested you review your credit report from TransUnion and address any outstanding items. An applicant can be rejected for tenancy for failing one or more of the HUD reporting requirements, eligibility criteria and/or tenant screening criteria as outlined in the enclosed Tenant Selection Criteria.

At the present time our community is fully occupied. However, we are accepting applications for the waiting list. Please carefully review all the information we are enclosing, then complete the application and return it to our office; no facsimiles or e-mails will be accepted. Friendship Gardens has a Smoke-Free Policy and leases executed after February 1, 2013 will be for Smoke-Free units only.

Answer **all** questions as completely and accurately as possible. Any incomplete application will be held in a pending file and will not be processed until all information is received.

The waiting list will be reviewed at least once a year by management. Periodically, a letter is sent to all applicants in our database requesting information regarding continued interest in remaining on our waiting list. It is your responsibility to -

1) inform this office in writing of any change in address, name or telephone number

and

 contact this office if you do not receive a confirmation letter stating that your application has been received.

(Please continue reading on second side)

A Springpoint Affordable Senior Housing Community |springpointsl.org

Howell Senior citizens Housing, LP. D.B.A. Friendship Gardens does not discriminate on the basis of handicapped status in the admission or access to, or treatment or employment in, it's federally assisted programs and activities. <u>e</u>t.

The Vice President of Affordable Housing has been designated to coordinate compliance with the nondiscrimination requirements contained in the Department of Housing and Urban Development's regulations implementing Section 504 (24 CFR Part 8 dated June 2, 1988), 1-800-222-0609, Sprint NJ Relay Service 1-800-852-7899/VTY, 1-800-852-7897/Voice or 711.

Eligible applicants are added to the waiting list in chronological order based on time and date received; no facsimiles or e-mails will be accepted. You will receive a confirmation letter once your name has been placed on the waiting list. When your name is near the top of the waiting list you will be asked to come to our office for an assessment interview.

Should you require additional information, please contact the management office during normal business hours Monday through Friday from 9:00 am to 4:30 pm. The office is closed on weekends and most holidays. The office phone number is 732-370-9110. If you would like to meet with us in person, we suggest you make an appointment to insure that we have scheduled time to answer your questions.

This property is a U. S. Department of Housing and Urban Development funded project and operates in accordance with the federal Fair Housing Act which prohibits housing discrimination based on race, color, national origin, religion, sex, disability, and familial status (i.e., presence of children in the household). The U.S. Department of Housing and Urban Development enforces regulations that ensure its programs are open to all eligible individuals regardless of actual or perceived sexual orientation or gender identity.

Thank you for your interest in affordable housing. We hope the information provided is helpful. If you have a disability or need assistance with the application, please contact Judy Immordino at 732-370-9110.

Sincerely,

Karen Rausen

Karen Rousseau Executive Director

 11 Enclosures: Pre-application for Waiting List Form; Housing Requirement Questionnaire; Eligibility Requirements; Enterprise Information Verification (EIV) Brochure; Tenant Selection Criteria (6/1/2019); Applying for HUD Housing Assistance HUD-1141; Supplement to Application for Federally Assisted Housing HUD-92006; Limited English Proficient Notice to Residents & Applicants, Citizen Declaration, Disability Verification & A Summary of Consumer Rights Under the Fair Credit Reporting Act

Friendship Gardens

Friendship Gardens is a HUD- assisted rental community in Monmouth County for seniors and mobility impaired for 18 years and older. The three-story brick building sits one block from Route 9 with close proximity to shopping. There are 73 one bedroom apartments with square footage each approximately 528 and 26 studio apartments with square footage each approximately 408.

Applicants must meet the Eligibility Requirements below to qualify for an apartment. Residents pay 30% of their adjusted income for rent. Included with the rent is heat and hot water.

Eligibility Requirements - please refer to the Tenant Selection plan for details.

Age:62 or over
orIncome:Not to Exceed*

1 person \$ 45,750 2 people \$ 52,250

*Income limits are updated by the Department of Housing and Urban Development and are subject to change. The above limits are effective as of April 1, 2024.

Smoke Free Policy

Friendship Gardens has a Smoke-Free Policy and leases executed after February 1, 2013 will be for Smoke-Free units only.

Equal Housing

This property is a U. S. Department of Housing and Urban Development funded project and operates in accordance with the Federal Fair Housing Act which prohibits housing discrimination based on race, color, national origin, religion, sex, disability, and familial status (i.e., presence of children in the household). The U. S. Department of Housing and Urban Development enforces regulations that ensure its programs are open to all eligible individuals regardless of actual or perceived sexual orientation or gender identity.

Springpoint Senior Living Affordable Housing is Smoke Free

Pre-application/Waiting List Form – Friendship Gardens 100 Friendship Gardens, Howell, NJ 07731 / Phone (732)370-9110 Fax (732)370-8955

This property is a U. S. Department of Housing and Urban Development funded project and operates in accordance with the federal Fair Housing Act which prohibits housing discrimination based on race, color, national origin, religion, sex, disability, and familial status (i.e., presence of children in the household). The U.S. Department of Housing and Urban Development enforces regulations that ensure its ro arms are o en to all eli ible individuals re ardless of actual or erceived sexual orientation or <u>ender identi</u>.

If you have a disability and need assistance with the application process, please contact (732)370-9110

1.	List each person	who would be	e living in tl	he unit if you	received assistance.	(Begin	with yourself
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Last	Name	First Name	Birth	Date	Relation to you	Social Sec Nur	urity nber		oss Annual ome
				_/		/	1	_ \$	
	nation from applicants who were			1		/	1	_\$	
locatio	nation from applicants who were on on Janua <u>ry</u> 31, 2010. This inf <u>o</u> ing verification of a SSN).	age 62 or older as of Janu rmation is needed in order	ary 31, 201 for the own	0 and who er to veri <u>fy</u>	do not have a SSN. if th whether the <u>app</u> licant <u>o</u>	ey were receivin quali <u>fies fo</u> r the	ng HUD rental ass exem <u>p</u> tion <u>fr</u> om di	sistance d sclosing	at another and
2.	Current Address								
	City		_State	Zip	Tele			37. 7.	
3.	a. Does anyone	e live with you now	who are	not liste	d above?	ÿ	□ YES	Night	□ NO
	b. If yes, expla	in why this person w	will not b	e living	with you if you r	nove into a	unit		
4.	Is anyone listed abov	ve a full-time Studer	nt?				□ YES		□ NO
5.	Have you ever lived If yes, provide the fo Name and address of	llowing information	1 on the 1	nost rec			□ YES	<u> </u>	□ NO
	City	<u></u>		State	Zip	Tel	le #		_
6.	Does any member of If yes, please identify	•	ve any sp	pecial ne	eds?		□ YES		□ NO
7.	Have you or any hou	sehold member bee	n evicted	l from as	ssisted housing?		U YES		□ NO
Ş .	How did you hear ab	out Friendship Gar	dens?		<u></u>				
9.		there is no penalty f lack or African An ative or Hawaiian	nerican	-	o Amer	ican India	n or Alaskan	Nativ	7e
10.	Ethnicity of Head of o H i	Household (there is spanic or Latino							
ledge	icant Certification: I her and belief. I understand the acknowledge a copy	nat providing false sta	atements of	or incom	olete information m	ay result in	punishment un	der Fe	deral Law.
Appli	icant Signature:]	Date:			
	icant Signature: agement Office Use:]	Date:			

Date Application Mailed_____Initials____Date & Time Application Returned_____Initials___

PRAC & 202/8 preapp WL 01 01 2022

Solicitud previa/formulario de la lista de espera

Esta comunidad tiene una Política de no fumar y los alquileres realizados después del 1 de febrero de 2013 serán solo de unidades para no fumadores. (Esta versión traducida del documento solo tiene el propósito de brindar información. La versión operativa está en inglés).

Esta propiedad es un proyecto financiado por el Departamento de Vivienda y Desarrollo Urbano de EE. UU. (US Department of Housing and Urban Development, HUD) y opera de acuerdo con la Ley Federal de Vivienda Justa que prohíbe la discriminación en la vivienda con base en la raza, el color, la nacionalidad, la religión, el sexo, la discapacidad y el estado familiar (es decir, presencia de los hijos en la casa). El Departamento de Vivienda y Desarrollo Urbano de EE. UU. implementa los reglamentos que garantizan que sus programas estén disponibles para todas las personas elegibles sin importar su orientación sexual real o percibida o identidad de género.

1.		ad y necesita asistencia con a persona que vivirá					
•	Mencione a caus	~ ~	Fecha de	Relación	N.º de segure		Ingreso anual
Apellid		Nombre	nacimiento	con usted	social		bruto
			/_/			/	\$
-	Dirección actual				Apto	. N.º	
	Ciudad		_EstadoCódi	go postal	Tel		
	a. ¿Alguien	más vive con usted al	nora que no se haya	mencionado an	teriormente?	□SÍ	□ NO
	b. Si la respi	uesta es afirmativa, ex	cpiique porque esta	persona no vivi	ra con usted si	se muda a	
•	¿Es alguna de las	personas antes menci	onadas un estudiant	te de tiempo cor	npleto?	□SÍ	🗆 NO
•	Si su respuesta es	vido en una vivienda afirmativa, proporcio ón del sitio/propietario	ne la siguiente info	rmación sobre la			
	Ciudad		Estado	Código postal _		_N.º de tel	
-		grante de su grupo fan sí, identifique:				□SÍ	
7	¿Usted o algún mi	iembro de su familia l	nan sido desalojad	os de la viviend	a asistida?	□SÍ	🗆 NO
5.	¿Cómo se enteró o	le esta comunidad?					
•	Raza del grupo fai	miliar (no existe sanc	ión alguna por no c	ompletar este in	ciso [opciona	l])	
		l Negro o afroamerio l Nativo, hawaiano o		□ Indíg □ Otro	ena american	o o nativo	de Alaska
0.	· · ·	grupo familiar (no exi] Hispano o latino		por no completa pano o no latin		opcional])	
omplet ara un	as según mi leal sabe	nte: Por este medio certi er y entender. Entiendo federal. Reconozco que	que hacer declaracion se proporciono'una copi	ies falsas o dar in a del Aviso de Opol	formación inco	mpleta pued	e ser motivo
Firma	del solicitante:				Fecha:	<u>.</u>	
Малаg	ement Office Use: Date Application M		alsDate & Tin	ne Application Re	eturned		Initials

FRIENDSHIP GARDENS 100 New Friendship Road, Howell, NJ 07731 / 732-370-9110



Pre-Application Housing Requirement Questionnaire

Please read the following regarding this questionnaire:

I choose NOT to complete this optional portion of the Pre-application.

If you do not complete the information below, please check the box above. The choice not to complete the information below will not affect the processing of your application for an apartment at Friendship Gardens. These questions are included as part of every Friendship Gardens Pre-application and is used to determine the need for special features in a unit.

I choose to complete this portion of the Pre-application.

If you choose to complete this form, check the box above indicating your choice to furnish this information on the Pre-application. Provide the information requested below and sign and date in the box below.

Applicant Election to Provide Special Needs Information

Household Head Name					
Applicant's signature	Print	8	Date	/	/
Executive Director			Date	/	_/

Information Relative to the Housing Requirements of Applicant's Family

1. Do you, or any member of your family, have a	a condition t	hat requ	ires:					
A. unit for hearing impaired?	🛛 yes	🗆 no		2				
B. a barrier free apartment?	🗆 yes	🗇 no				÷		
C. unit for vision impaired?	□ yes	🛛 no						
D. other?	🛛 yes	🗆 no						
Please explain:								
2. If you have checked any of the above listed ca	tegories, ple	ease expl	ain yo	our ne	ed for		ē.	
accommodation(s):			•				·	
Name of family member in need of accommod	lation(s) ide	ntified a	hove				2 853	- Le
3. Name of family member in need of accommod	lation(s) ide	ntified a	bove.					
3. Name of family member in need of accommod	lation(s) ide	ntified a	bove.					
	Print		bove. no					-
 Will a live-in aide be needed for assistance? Provide the information below on who should 	Print Print ye be contacted	es 🗆 d for ver	no			ents n	eed for	t
4. Will a live-in aide be needed for assistance?	Print Print ye be contacted	es 🗆 d for ver	no			ents n	eed for	r
 4. Will a live-in aide be needed for assistance? 5. Provide the information below on who should the features identified above (e.g. your doctor Name	Print Print ye be contacted or other hea	es 🗆 d for ver	no ificati rofes	sional		ents n	eed for	r
 Will a live-in aide be needed for assistance? Provide the information below on who should the features identified above (e.g. your doctor 	Print Print ye be contacted or other hea	es 🗆 d for ver llthcare p	no ificati rofes	sional		ents n	eed fo	r
 Provide the information below on who should the features identified above (e.g. your doctor Name 	Print Print ye be contacted or other hea	es 🗆 d for ver llthcare p	no ificati rofes	sional) x #	ents n	2	r

Supplemental and Optional Contact Information for HUD-Assisted Housing Applicants

SUPPLEMENT TO APPLICATION FOR FEDERALLY ASSISTED HOUSING

This form is to be provided to each applicant for federally assisted housing

Instructions: Optional Contact Person or Organization: You have the right by law to include as part of your application for housing, the name, address, telephone number, and other relevant information of a family member, friend, or social, health, advocacy, or other organization. This contact information is for the purpose of identifying a person or organization that may be able to help in resolving any issues that may arise during your tenancy or to assist in providing any special care or services you may require. You may update, remove, or change the information you provide on this form at any time. You are not required to provide this contact information, but if you choose to do so, please include the relevant information on this form.

Applicant Name:	
Mailing Address:	
Telephone No:	Cell Phone No:
Name of Additional Contact Person or Org	ganization:
Address:	
Telephone No:	Cell Phone No:
E-Mail Address (if applicable):	
Relationship to Applicant:	
Reason for Contact: (Check all that apply) Emergency Unable to contact you Termination of rental assistance Eviction from unit Late payment of rent	 Assist with Recertification Process Change in lease terms Change in house rules Other:
Commitment of Housing Authority or Owner: If arise during your tenancy or if you require any servi issues or in providing any services or special care to	f you are approved for housing, this information will be kept as part of your tenant file. If issues ices or special care, we may contact the person or organization you listed to assist in resolving to you.
Confidentiality Statement: The information provide applicant or applicable law.	ded on this form is confidential and will not be disclosed to anyone except as permitted by the
equires each applicant for federally assisted housin organization. By accepting the applicant's application equirements of 24 CFR section 5.105, including the	d Community Development Act of 1992 (Public Law 102-550, approved October 28, 1992) g to be offered the option of providing information regarding an additional contact person or on, the housing provider agrees to comply with the non-discrimination and equal opportunity e prohibitions on discrimination in admission to or participation in federally assisted housing nal origin, sex, disability, and familial status under the Fair Housing Act, and the prohibition on et of 1975.
Check this box if you choose not to provide	the contact information.
Signature of Applicant	Date

and reviewing the collection of information. Section 644 of the Housing and Community Development Act of 1992 (42 U.S.C. 13604) imposed on HUD the obligation to require housing providers participating in HUD's assisted housing programs to provide any individual or family applying for occupancy in HUD-assisted housing with the option to include in the application for occupancy the name, address, telephone number, and other relevant information of a family member, friend, or person associated with a social, health, advocacy, or similar organization. The objective of providing such information is to facilitate contact by the housing provider with the person or organization identified by the tenant to assist in providing any delivery of services or special care to the tenant and assist with Providing the information is basic to the operations of the HUD Assisted-Housing Program and is voluntary. It supports statutory requirements and program and management controls that prevent fraud, collection displays a currently valid OMB control number.

Privacy Statement: Public Law 102-550, authorizes the Department of Housing and Urban Development (HUD) to collect all the information (except the Social Security Number (SSN)) which will be used by HUD to protect disbursement data from fraudulent actions.

FRIENDSHIP GARDENS

100 New Friendship Road, Howell, NJ 07731 732-370-9110

Limited English Proficient Notice to Residents & Applicants

On August 11, 2000, President Clinton signed Executive Order 13166, Improving Access to Services for Persons with Limited English Proficiency. This Order was designed to enforce and implement the obligations of the Government under Title VI of the Civil Rights Act of 1964, which "prohibits recipients of federal financial assistance from discriminating based on national origin by, among other things, failing to provide meaningful access to individuals who are Limited English Proficient (LEP)." It also requires that federal agencies meet those same standards.

The Friendship Gardens is surveying all residents and applicants to identify possible language assistance needs. Please let us know if you need translation services by returning this form to the management office.

_____ No, I do not need the assistance of translating services.

- Yes, I need the assistance of translating services in the following language:
 - I prefer to have a family member or friend translate for me as needed.
 - I prefer to have translating services provided by Friendship Gardens.

NAME (please print)

ADDRESS

SIGNATURE

____/_/____ DATE

7 LEP Survey5/2007



Citizenship Declaration

Property Name: Friendship Garden	<u>s</u> Contrac	t Number: <u>NJ39T831030</u>
Instructions: Complete this Declaration for ear	ch member of the household listed o	n the Family Summary Sheet
Name:		
Unit #:	Head of Household Name:	
Relationship to Head of Household:	P&	Date Of Birth:
Sex: Male / Female / No Answer (Circle One)	Social Security #: (If Applicable)	<u>.</u>
Nationality:	h you owe legal I allegiance. This is normally	, but not always, the country of birth.)
INSTRUCTIONS: Complete the Declaration below initial, and fast name in the space provided (if below and complete either section number 1, 2	completing for child, use child's nam	
DECLARATION		
l, (print or type first name, middle initial,		er penalty of perjury, that I am
(print or type first name, middle initial,	last name)	
	SECTION 1	
1. A CITIZEN OR NATIONAL of the United Sign and date below and return to the name a on behalf of a child, the adult who will reside in	nd address specified in the attached no	otification letter. If this section is checked ole for the child should sign and date below.
Check box if adult is signing for child		
	Signature	Date
	SECTION 2	
2. I AM NOT CONTENDING ELIGIBLE IMMIGR	ATION STATUS and I understand that	t I am not eligible for financial assistance.
If you checked this box, no further information date below and forward this form to the name of a child, the adult who is responsible for the	and address specified In the attached r	
Check box if adult is signing for child	<u>`</u>	
	gnature	Date
		đ
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Citizenship Declaration	Citizen	ship	Decl	aration
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Property Name:	Friendship Gardens	Contract Number:	NJ39T831030
	SEC	TION 3	
Alien Registratio	n#:A	dmission # :	
Save Verification #	:		nd on DHS Form 1-94, Departure Record
	To be entered by owner if and when received)	
3. A NONCITTZEN	WITH ELIGIBLE IMMIGRATION	TATUS as evidenced by one of	the documents listed below.
verification consent	cked, sign and date below and submit t form to the name and address specifie will reside in the assisted unit and who	d in the attached notification. If thi	is section is checked on behalf of a
Check box if adult			
	Signature	Da	
NOTE: If you checked th with this form:	e above section and you are 62 years of	age or older, you need only sub	mit a proof of age document together
If you checked the above	e section and you are less than 62 years	of age, you should submit the fo	llowing documents:
a. Verification Conse	ent Form		
AND			
b. One of the Followi	ng documents:		
(1) Form I-55	1, Permanent Resident Card		
(2) Form I-94	Arrival-Departure Record, with one of t	he following annotations:	
(a) "A	dmitted as Refugee Pursuant to section	207";	
(b) "S	ection 208"or "Asylum";	2	
(c) "Si	ection 243(h)" or "Deportation stayed by	Attorney General"; or	
(d) "P	aroled Pursuant to Sec. 212(d)(5) of the	INA."	
(3) If Form I-9	4, Arrival-Departure Record, is <u>not</u> ann	otated, it must be accompanied by	y one of the following documents:
(a) A fi	nal court decision granting asylum (but	only if no appeal is taken);	
(b) A le	tter from a DHS asylum officer granting	asylum (if application was filed o	on or after October 1, 1990) or from
anl	DHS district director granting asylum (if	application was filed before Octo	ber 1, 1990);
(c) Á c	ourt decision granting withholding or de	portation; or	
(d) A le	etter from a DHS asylum officer granting	withholding of deportation (if app	plication was filed on or after
Oc	tober 1, 1990).		
(4) A receipt i	ssued by the DHS indicating that an ap	plication for issuance of a replace	ement document in one of the
above liste	d categories has been made and that th	e applicant's entitlement to the d	ocument has been verified.
(5) Other acca	eptable evidence. If other documents ar	e determined by the DHS to cons	titute acceptable evidence of
eligible imn	nigration status, they will be announced	by notice published in the Federa	al Register.
If for any reason, Request for Exter	the documents shown in subparagra ision section below.	ph 2.b. above are not currently	v available; complete the
		OR EXTENSION	
support my claim is temp	a no citizen with eligible immigration sta orarily unavailable. Therefore, I am req ompt efforts will be undertaken to obtai	uesting additional time to obtain the	
Check box if adult			
	Signature	Dat	e
	· · · · · · · · · · · · · · · · · · ·		
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HOWELL SENIOR CITIZENS HOUSING, L.P. D/B/A Friendship Gardens 100 Friendship Gardens Howell, NJ 07731 732-370-9110 732-370-8955 (Fax)

DISABILITY VERIFICATION	
Date:	
то:	
Healthcare Provider Name	
Healthcare Provider Address	
From: Karen Rousseau, Executive Director, Howell Senior Citizen Housing, L.P. d/b/a Friendship Gau 100 Friendship Road, Howell, NJ 07731 (732-370-9110).	rdens
Subject: DISABILITY	
Household Member's Name:	
Household Member's Address:	
	•
HOUSEHOLD MEMBER RELEASE:	
To the household member:	
YOU DO NOT HAVE TO SIGN THIS FORM IF THE NAME OR ADDRESS OFEITHER OR THE VERIFICATION SOURCE I LEFT BLAN	к.
RELEASE: I hereby authorize the release of the requested information. Information obtained under this cons limited to information that is no older than 12 months. There are circumstances which would require the own verify information that is up to 5 years old, which would be authorized by me on a separate consent, attached copy of the consent.	ner to
Signature of Household Member:Date:	

Federal Fair Housing Definition of "Disabled" *

Under Federal Law, an individual is disabled if he/she has a physical or mental impairment that substantially limits one or more major life activities; has a record of such an impairment; or is regarded as having such an impairment. The term physical or mental impairment includeds but is not limited to such diseases and conditions as orthopedic, visual, speech and hearing impairments, cerebral palsy, autism, Epilepsy, muscular dystrophy, multiple sclerosis, cancer, heart disease, diabetes, Human Immunodeficiency Virus infection, mental retardation, emotional illness, drug addiction, and alcoholism. This does not include any individual who is drug addict or an alcoholic and is currently using illegal drugs or alcohol.





A Summary of Consumer Rights Under the Fair Credit Reporting Act

Para informacion en espanol, visite www.ftc.gov/credito escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, D.C. 20552.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, faimess, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identify theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See <u>www.consumerfinance.gov/learnmore</u> for additional information. Consumers can access their annual reports at no charge from <u>www.annualcreditreport.com</u>.

You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See <u>www.consumerfinance.gov/learnmore</u> for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to <u>www.consumerfinance.gov/learnmore</u>.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 888.414.1120.

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

CONTACT:

Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 202-435-700 Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 877-382-4357

> Consumer Summary of Rights under the FCRA/FACT Acts National Tenant Network Page 1 of 1

The following Model Disclosure Statement has been drafted by the New Jersey Division on Civil Rights (DCR) to reflect housing protections set forth in the Fair Chance in Housing Act, NJ.S.A, 46:8-52 to 64, (FCHA) and the accompanying rules, NJ.A.C. 13:5. This Model Disclosure Statement can be used by housing providers as a resource in creating their own materials.

Model Disclosure Statement:

New Jersey's Fair Chance in Housing Act, N.J.S.A. 46:S-32 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, [name of housing provider] 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. [Name of housing provider] 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, [name of housing provider] 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.

[Name of housing provider] 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 multified convictions;
- (5) juvenile adjudications of delinquency; and
- (6) records that have been sealed.

[Name of housing provider] 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 3nd 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/.



http://www.njcivilrights.gov New Jersey is an Equal Opparating Employer



I acknowledge I have received a copy of New Jersey Fair Change in Housing Act Disclosure Statement

Signature

Date

Signature

Date

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





1

Friendship Gardens may withdraw a conditional offer based on your criminal record only if F r i e n d s h i p G a r d e n s determines, by a preponderance of the evidence, that the withdrawal is necessary to fulfill a substantial, legitimate, and nondiscriminatory interest.

If Friendship Gardens utilizes any vendor or outside person/entity to conduct a criminal record check on their behalf, Friendship Gardens 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 Friendship Gardens 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, Friendship Gardens 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 Friendship Gardens 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 Friendship Gardens at any time, including after the ten days.

Any action taken by Friendship Gardens 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 Friendship Gardens 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 allegedly 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 <u>https://www.nj.gov/oag/dcr/housing.html</u>, or available for pickup in any of DCR's four (4) regional offices.

31 Clinton Street, 3rd Floor Newark, NJ 07102

1601 Atlantic Avenue, 6th Fl. Atlantic City, NJ 08401 5 Executive Campus Suite 107, Bldg. 5 Cherry Hill, NJ 08002

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

Housing Provider Signature

Date

Prospective Tenant Signature

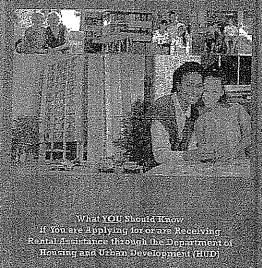
Date

REATIAL HOUSING INTEGRITY IMPROVEMENT PROJECT.

U.S. Department of Housing, and Urban Development Office of Housing + Office of Multifemily Housing Programs



ENTERPHISE INCOME VERIFICATION



What is EIV?

ElV la e web-based computer system containing employment and income information on individuals participating in HUD's rental assistance programs. This Information assists HUD in making sure the right benefits go to the right. persons"

What income information is in EIV and where does it come from?

The Social Security Administration: Social Security (SS) benefits Supplemental Security Income (SSI) benefits Dual Entitlement SS benefits

The Department of Health and Human Services (HSS) National Directory of New Hires (NDNH): Wages Unemployment compensation New Fire (W-4)

What is the information in EIV

used for? The EIV system provides the owner and/or The ETV system provides the owner and/or manager of the property where you live with your mome information and employment history. This information is used to meet HUD's requirement to independently verify your employment and or independently verify your employment assistance. Wething the information from the ETV system is more accurate and less time consuming and cosity to the owner or manager than contacting your income source directly for verification. Property owners and managers are able to use the

ElV system to determine if you: correctly reported your income

They will also be able to determine it you Used a false social security number Failed lorevort of under reported the income of A spouse of other household member Receive tental assistance at another property

Is my consent required to get information about me from ETV?

Yes: When you sign form HUD 9887, Notice and GoosentTo the Release of information, and form HUD 9887. A Applicant differentiation Goosent to the Release of Information, you are plying your consent for HUD and the property owner or manager to obtain information about you to verify your Burployment and/or income and determine your eligibility for HUD rental assistance. Your failurs to start the consent forms may result in the denail of assistance of fermination of assisted housing.

Denefits

Who has access to the EIV. information?

Only you and those parties listed on the consent form HUD-9887 that you must start have access to the Information in EIV perfaming to you.

What are my responsibilities?

As a tenant in a HUD assisted property, you must centry that information provided on an application for nousing essistance and the form used to certify and receitly your assistance (form receitly your assistance (form rUD-50059) is accorate and honest. This is also described in the Tenenis Fights & Responsibilities prochure that your property owner o manager is required to give to

you every year

Ponalities for providing false information Providing false information is fraid. Penalities for those who commit fraud could house excitor (apaytient of overpaid assistance received, fines, up to \$10,000, Imprisorment for up to 5 years, prohibilion from receiving any fature renal assistance and/or state and local government penalities. Protect yourself, follow HUD reporting

 When completing applications and recentifications you substituted all sources of income you or any member of your household receives. Some sources include:

 Include

 Weinare paymentis

 Unemployment benefits

 Social Security (SS) or Supplemental Security (Income (SS)) benefits

requirements

Veteran benefits Pansions, roll, emerit, etc. Income from assets Monios received on behalf of a child such as: - Child support - AEDG payments

Social security for children, ata I you have any questions on whether money tecayled should be counted as income, ask your property owner or manager

When changes accur in your household tricomes or family companies. Immediately contact your property owner or manager to determine if this will affect your rental assistance. Your property owner or maneger is required to provide

manager is required approve you with a copy of the fact sheet. How your Rentis Operational which includes a listing of what is included or excluded from income

What if I disagree with the EIV information?

If you do not agree with the employment and/or income information in EW, you must tell your property owner or manager. Your property owner or manager will contact the income source directly to obtain verification of the employment and/or income you disagnee with. Once the property owner or manager receives the information from the income source, you will be notified in writing of the results.

What if I did not report income previously and it is now being reported in EIV?

If this EIV report discloses income from a prior period in that you did not report you have two options. (1) you can agree with the EIV report this is correct, or 2) you can dispute the report of you believe it is incorrect. The property owner or manager will then conduct a written third party remination with the reporting source of mome. If the source continues, this incorre is accurate, you will be required to repay any overpaid renal assistance as far back as five (5) years and you deliberately tred to consel, you receive that you deliberately tred to consel, your incorrect.

What if the information in EFV is not about me?

ETV has the capability thruncover cases of potential Identity their, someone could be using your social security number. If this is discovered, yournus, 11 policy the Social Secury Administration by calling them foll-free at 1800-772 (1213). Further Information on Identity their is available on the Social Security Administration website at 1910 //www.ssia.gov/ pubs/10064.html:

Who do L contact if my income or rental assistance is not being calculated correctly?

 Pirst, contact your property owner or manager for an explanation.
 If you need further assistance, you may contact the contract administrator for the property you live in: and if U is not resolved by your satisfaction, you: may contact PHO, if or hele locating the HUD

office nearest you, which samalso provide you contact information for the contract administrator, blease call the Multianniy fausing Gleatinghouse at: 1.800-685,8470

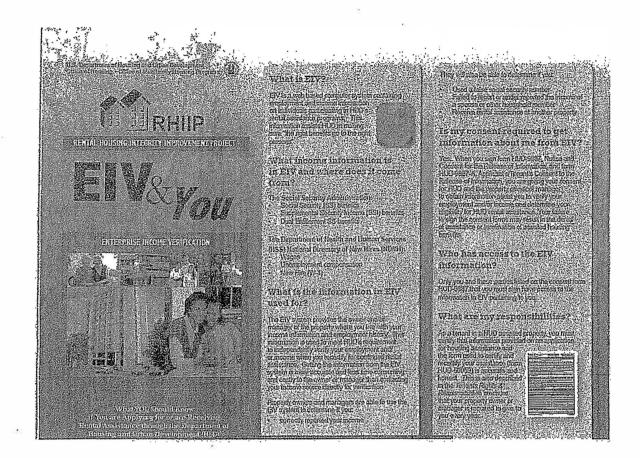
Where can I obtain more information on EIV and the Income verification process?

Your property owner or manager can provide you with additional information on EIV and the proving venification process. They can also reter you to the appropriate contract administrator or your local HUD. Office for additional information.

more about EIV and the income venification process on HUD's Multifamity EIV homepage at www.hud.gov/offices(nsg/mfV/mliplerv/erv/rome Efm

JULY 2003

Springpoint Senior Living Affordable Housing



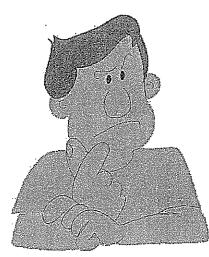
I acknowledge I have received a copy of this brochure.

Signature Date

Signature

Date

HUD EIV AND YOU BROCHURE RECEIPT



APPLYING FOR HUD HOUSING ASSISTANCE?

THINK ABOUT THIS... IS FRAUD WORTH IT?

Do You Realize,

If you commit fraud to obtain assisted housing from HUD, you could be:

- Evicted from your apartment or house.
- Required to repay all overpaid rental assistance you received.
- Fined up to \$10,000.
- Imprisoned for up to five years.
- Prohibited from receiving future assistance.
- Subject to State and local government penalties.

Do You Know...

You are committing fraud if you sign a form knowing that you provided false or misleading information.

The information you provide on housing assistance application and recertification forms <u>will</u> be checked. The local housing agency, HUD, or the Office of Inspector General <u>will</u> check the income and asset information you provide with other Federal, State, or local governments and with private agencies. Certifying false information is fraud.

So Be Careful!

When you fill out your application and yearly recertification for assisted housing from HUD make sure your answers to the questions are accurate and honest. You <u>must</u> include:

All sources of income and changes in income you or any members of your household receive, such as wages, welfare payments, social security and veterans' benefits, pensions, retirement, etc.

Any money you receive on behalf of your children, such as child support, AFDC payments, social security for children, etc.

Any increase in income, such as wages from a new job or an expected pay raise or bonus.

All assets, such as bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc., that are owned by you or any member of your household.

All income from assets, such as interest from savings and checking accounts, stock dividends, etc.

Any business or asset (your home) that you sold in the last two years at less than full value.

The names of everyone, adults or children, relatives and non-relatives, who are living with you and make up your household.

(Important Notice for Hurricane Katrina and Hurricane Rita Evacuees: HUD's reporting requirements may be temporarily waived or suspended because of your circumstances. Contact the local housing agency before you complete the housing assistance application.)

Ask Questions

If you don't understand something on the application or recertification forms, always ask questions. It's better to be safe than sorry.

Watch Out for Housing Assistance Scamsl

- Don't pay money to have someone fill out housing assistance application and recertification forms for you.
- Don't pay money to move up on a waiting list.
- Don't pay for anything that is not covered by your lease.
- Get a receipt for any money you pay.
- Get a written explanation if you are required to pay for anything other than rent (maintenance or utility charges).

Report Fraud

If you know of anyone who provided false information on a HUD housing assistance application or recertification or if anyone tells you to provide false information, report that person to the HUD Office of Inspector General Hotline. You can call the Hotline toll-free Monday through Friday, from 10:00 a.m. to 4:30 p.m., Eastern Time, at 1-800-347-3735. You can fax information to (202) 708-4829 or e-mail it to <u>Hotline@hudoig.gov</u>. You can write the Hotline at:



HUD OIG Hotline, GFl 451 7th Street, SW Washington, DC 20410





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Any money you receive on behalf of your children, such as child support, AFDC payments, social security for children, etc.

I acknowledge that I have received a copy of this notice.

form HUD-1141 (12/2005)

Signature







202/8 TSP Effective 7/1/2022

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1. PROJECT DESCRIPTION & MISSION

Howell Senior Citizens Housing, LP is a New Jersey limited partnership. It owns and operates Community Name, an apartment housing facility consisting of a 99-unit apartment complex in Howell, New Jersey. Currently, Springpoint Senior Living, Inc. acts as the managing agent for this property. Friendship Gardens has formulated a Tenant Selection Policy which meets the New Jersey Housing Mortgage Finance Agency (NJHMFA) and the Department of Housing and Urban Development (HUD) requirements. The purpose of this equal opportunity housing facility is to provide housing for very low income and extremely low income elderly and disabled individuals and families through the Department of Housing and Urban Development's Section 202 Direct Loan and New Construction Section 8 programs.

The Low Income Housing Tax Credit (LIHTC) Section 42 program covering the property has additional requirements for eligibility. All residents must fall under the 60% area gross median income (AGMI) threshold at initial certification.

2. GENERAL INFORMATION

- 1. FAIR HOUSING: Residency at Friendship Gardens is open to all qualified eligible elderly and disabled persons in accordance with the Fair Housing Act and HUD which prohibits discrimination in housing and housing related transactions based on race, color, religion, sex, national origin, disability and familial status. Residency is also in accordance with Title VI of the Civil Rights Act of 1964 that prohibits discrimination on the basis of race, color, or national origin in any program or activity receiving federal financial assistance from HUD. Furthermore, residency is open to all qualified eligible persons covered under HUD's protected classes of sexual orientation, gender identity, and marital status and in accordance with any State recognized protected classes. All persons are also entitled to the protections provided by New Jersey's Fair Chance in Housing Act (N.J.S.A. 46:8-52 to 64)Finally, Section 504 of the Rehabilitation Act of 1973 prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance from HUD. If requested all applicants and tenants will be provided translation assistance if they are not proficient in English.
- 2. REASONABLE ACCOMMODATION: In keeping with Section 504 of the Rehabilitation Act of 1973, Friendship Gardens will make "reasonable accommodations" including reasonable modifications for individuals whose disabilities so require, in accordance with HUD regulations and management policies. This includes the application process and residency period. For more information on reasonable accommodations please refer to management's Section 504 Compliance Policy, Appendix I) or the site's Section 504 Coordinator.





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- **3.** ACCESSIBLE UNITS: Because some of the units at Friendship Gardens have been architecturally designed for accessibility (to various degrees), someone in the family must qualify as "needing" the architecturally designed features to apply for or receive a priority to live in these units. These units may have wider doorways, higher commode, extra grab bar(s) and may or may not have cabinets under sinks and kitchen work areas. An applicant requesting an accessible unit will be requested to verify his or her need with a medical practitioner and will be in accordance with HUD Handbook 4350.3.
- 4. APPLICANT/TENANT RESPONSIBILITIES: A person, in order to be a tenant at Friendship Gardens, must be capable of fulfilling all lease requirements. This means that all applicants must be able to meet all of his/her personal needs and be able to fulfill all lease obligations with or without assistance. Friendship Gardens does not provide, and does not have the authority to provide, any personal services, medical care or supervisory services. Friendship Gardens does not provide any assistance with personal activities of daily living. Should such assistance be needed by a resident, management will provide any applicant or tenant with a list of third party "providers" who deliver assistive living services in the community.
- **5. ELIGIBILITY:** All potentially eligible, qualified applicants will be considered in accordance with the marketing procedures of **HUD** and pursuant to the provision of New Jersey's Fair Chance in Housing Act (N.J.S.A. 46:8-52 to 64)All applicants must comply with any applicable admissions requirements in **HUD Handbooks**.
- 6. INCOME LIMITS: The local HUD Section 8 Income Limits apply to Friendship Gardens and thus applicants must meet specific income restrictions to be eligible for tenancy at Friendship Gardens. This facility will house the very low and extremely low elderly and disabled individuals and families, per program requirements. HUD updates Income Limits on an annual basis. Tenants must also meet the income limits for the Tax Credit program as established by HUD and NJHMIFA based on the minimum set–aside specified in the Allocation Agreement which is calculated as a percentage of the area gross median income (AGMI). Income limits are established and adjusted annually. This property's income limit is very low for 202/8 properties.
- 7. Friendship Gardens reserves the right to alter the Friendship Gardens Tenant Selection Plan at any time. In such an event, management will provide applicants and residents with ample notice.
- 8. Friendship Gardens provides its applicants and residents the legal protections for victims of domestic violence, dating violence, sexual assault, or stalking in compliance with the Violence Against Women Act (VAWA) Reauthorization Act of 2013. These protections prohibit management from evicting or terminating assistance from individuals if the asserted grounds for such action are an instance of domestic violence, dating violence, sexual assault or stalking. VAWA permits management to request an applicant or tenant certify that he/she is a victim of domestic violence, dating violence, sexual assault, or stalking and that the





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incidence(s) of threatened or actual abuse are bona fide in determining whether the protections afforded under VAWA are applicable.

3. PREFERENCES

PREFERENCES: Friendship Gardens has permanently suspended Federal Preferences, in accordance with HUD directives. Preferences <u>affect only the order of applicants on the waiting list</u>. They do not make anyone eligible who was not otherwise eligible, and they do not change management's right to adopt and enforce tenant screening criteria (please refer to Extremely Low Income (ELI) Procedures within this Plan for further information).

4. SMOKE-FREE FACILITY

SMOKE-FREE: Friendship Gardens is a smoke-free facility and has instituted a Smoke-free Policy. The purpose of this policy is to protect the health and safety of our residents and property and prohibits smoking or tobacco use in all interior areas of the building. This includes, but is not limited to the following: common areas, community rooms, community bathrooms, lobbies, reception areas, hallways, laundry rooms, stairways, offices and elevators, within apartment units or within twenty-five feet of the building including entry ways, vestibules, porches, balconies and patios. The smoke-free policy is part of the House Rules that are an attachment to the lease, and if violated can result in eviction **as it is a** Lease violation. A violation of the Lease agreement may allow the Landlord to take action to terminate the lease.

5. ADMISSIONS

APPLICATION PROCESS: Applicants will be considered on a first-received, first-reviewed basis, based upon the date that the completed and signed application is received and date and time stamped by management of **Friendship Gardens**. Admission to **Friendship Gardens** is limited to those applicants whose income meets the "**Section 8**" **Income Limits** for this area. **Friendship Gardens** can admit persons who meet the extremely low income and very low income levels. **HUD** publishes and releases income limits on an annual basis.

40% of the **Section 8** units that turnover in a year, and are rented to applicants on the Waiting List, must be made available to applicants who meet the "extremely low" income (30% of median) limits if it is necessary to deviate from and time to accomplish. This is accomplished by renting every other available unit to an extremely low applicant/family, beginning with an extremely low applicant/family each year (please refer to **ELI Procedures** within this Plan and also in **HUD Handbook 4350.3**, **chapter 3**, **section 3-7** for more information).





NOTE: HUD updates the income limits annually. A copy of the current income limits is posted in the office.

ELIGIBILITY: To live at **Friendship Gardens** a resident must be:

- An eligible elderly individual or family (See **Definitions**);
- An eligible disabled (handicapped) individual or family (See **Definitions**). This includes a **project eligible nonelderly disabled family**. A **project eligible nonelderly disabled family** is only eligible for housing in an accessible unit <u>AND</u> requires the accessibility of the unit.

APARTMENT ASSIGNMENTS: Friendship Gardens will first assign apartments to in-place tenants who have a demonstrated need for a change in housing before offering units to an applicant on the Waiting List. This will be done in chronological order, based on the date of the tenant notification to the management of the new "Need." All current, in place tenants whose needs have changed will be housed and/or transferred before anyone on the Waiting List is housed.

INDEPENDENT STUDENTS: HUD published a final rule implementing a new law that restricts individuals who are seeking **Section 8** assistance and are enrolled at an institution of higher education, under the age of 24, not a veteran, unmarried, and do not have a dependent child from receiving **Section 8** assistance. Such individuals are ineligible unless the student is determined independent from his or her parents upon review and verification of such status or the student is determined independent from his or her parents upon review and the parents are eligible for **Section 8** assistance. An eligible student must not be living with his or her parents who are receiving **Section 8** assistance.

The financial assistance of the student in excess of tuition will be included in annual income when determining the student's eligibility for **Section 8** assistance, unless the student is over the age of 23 with dependent children and the determination of rent is made in accordance with the requirements of the **Section 8** program. The financial assistance of a student residing with his or her parents would continue to be excluded from annual income. Management will ensure at each annual recertification that an independent student remains eligible to continue to receive **Section 8** assistance.

During the application process, management will appropriately screen applicants and households for eligibility under this final rule. An applicant who is a student and who does not meet the income eligibility requirements or jointly, do not meet the income eligibility requirements for **Section 8** assistance are not eligible for **Section 8** assistance and will be prohibited from participating in the program. A student under the age of 24 who is not a veteran, unmarried, does not have a dependent child and who is currently receiving **Section 8** assistance, if at recertification is determined to be ineligible, will have his/her assistance terminated.

**Students with disabilities receiving Section 8 as of November 30, 2005 are exempt from the Independent student restrictions on receiving Section 8 rental assistance.





6. PROCEDURES FOR APPLYING FOR HOUSING

 APPLICATION PROCEDURE: All persons/families interested in applying for housing at Friendship Gardens must meet with the following requirements to be "considered for housing". Applications may be picked up at the Management Office located at Friendship Gardens, 100 Friendship Gardens, Howell, NJ 07731 between the hours of 8:30AM and 5:00 PM, Monday through Friday. Applications can be requested in writing at the above address or by telephoning (732) 370-9110 or the Sprint NJ Relay Service 1-800-852-7899\TTY, 1-800-852-7897\Voice or 711. Applications should be returned during business hours in person or via first class mail. Allowances will be made for persons with disabilities or who live out-of-state. Applications will be date and time stamped and applications will enter the Waiting List in the chronological order of receipt.

The Applicant(s) must:

- a) List all family members who will reside in the unit.
- b) Meet certain criminal report standards. Upon initial application, a sex offender registration report will be run on the applicant as well as on all adult household members. In accordance with the NJ Fair Chance in Housing Act, once a conditional offer is made a criminal history and sex offender registration report will be run on the applicant as well as on all adult household members 18 years of age or older applying to live at Friendship Gardens. Any conviction will be assessed in accordance with the parameters set forth by NJ law. **Friendship Gardens** will also use the Dru Sjodin National Sex Offender website at www.nsopw.gov to confirm that applicants and federal housing assistance recipients are not lifetime registered sex offenders. The check will be carried out with respect to New Jersey and with States where the applicant and members of the applicant's household are known to have resided as adults. (*Please refer to Screening for Sex Offender Registration*)
- c) Demonstrate ability to meet financial obligations in a satisfactory manner, and on time.
- d) List monthly obligations, including current utilities.
- e) Provide good/acceptable references from all landlords, both current and previous, listed on the application and in credit bureau files.
- f) Demonstrate that the applicant has the ability to fulfill all the lease requirements (with or without care assistance) where applicable.
- g) Maintain satisfactory housekeeping practices that will not jeopardize the health, security or welfare of other residents. This is determined through the landlord/rental verification.
- h) Provide requested declaration of citizenship for each household member as well as social security numbers for every member of the family.
- 2. VERIFICATION: All of the above information will be verified in accordance with HUD Regulations and Requirements, as stated in HUD Handbook 4350.3 (including all revisions). Applicants will be required to sign appropriate forms authorizing management to verify any and all factors that affect the applicant's eligibility or the rent that the applicant will





pay. **HUD** may release the information to other Federal, State and Local Agencies. If an applicant fails to supply all necessary verification forms, information, or meet the requests of the application process, or **Friendship Gardens** cannot obtain verification of specific required information due to illegible forms/application, the applicant will be rejected (please refer to **Rejection Procedures** for further information).

- **3. APPLICANT ASSISTANCE:** In the event the applicant is personally unable to complete the form, the applicant must provide the information to someone assisting in completing the form. The person assisting the applicant must sign and date the application, indicating that it was completed at the direction of the named applicant. If the applicant is a person with disabilities, management must consider extenuating circumstances where this would be required as a matter of reasonable accommodation.
- 4. BED BUGS: Friendship Gardens recently adopted the policy of screening applicants for the presence of bed bugs prior to admittance to the property. If an applicant has had problems with bed bugs at their current residence, they <u>must</u> advise Friendship Gardens of this prior to being offered an apartment. We have adopted a compliant screening practice to inspect resident's furniture. Should the screening indicate infestation we would assume the cost to treat the furniture and unit to prevent spread.

7. INTERVIEWS

- 1. INITIAL ELIGIBILITY: Upon receipt of the original application, the application is preliminarily reviewed. The initial review will be for application completeness, to make sure that the application is legible and to initially determine if the applicant appears to qualify for the Section 8 Program and if so, the applicant will be placed on the Waiting List. This in no way means that an applicant qualifies, or is eligible. Eligibility can be confirmed only after all items which may have any bearing on the rent that the applicant may pay or subsidy he/she may receive are verified: income, assets, family composition, etc. The applicant must be determined eligible to be offered housing. Failure to meet for an interview or contact Friendship Gardens will cause the removal of the application from the Waiting List.
- 2. A FORMAL INTERVIEW: As an applicant's name approaches the top of the Waiting List, a formal interview will be scheduled. At the time the applicant is interviewed, all items on the application will be discussed and confirmed, and verification forms will be signed by the applicant authorizing management to verify all of these issues/items. Until all items are verified, eligibility cannot be determined, nor any housing offered. Management must make an attempt to verify all factors with "third party" written verification, as per HUD Regulations and Procedures.
- **3.** ALTERNATE VERIFICATION: In the absence of third party verification within 14 days after attempting third party verification, and no response being received, management will use





"Review of Documents" to verify items/issues in accordance with the **HUD Handbook 4350.3** (including all revisions). (See **Friendship Gardens** EIV Policies & Procedures)

8. WAITING LIST

- 1. WAITING LIST PLACEMENT: Any applicant, who appears to qualify after Friendship Gardens reviews the application, but before any information is formally verified, and for whom a unit is not currently available, will be placed on the Waiting List. All received applications are date and time stamped, entering the Waiting List in the chronological order of receipt. One Waiting List is maintained for all apartments at Friendship Gardens which includes identification of the need for units architecturally designed for accessibility. The applicant is informed of the approximate wait for a unit and/or placement position on the Waiting List. It is the applicant's responsibility to report changes on the application to Friendship Gardens in a timely fashion.
- 2. ELIGIBILITY: Applicants who are placed on the Waiting List are apparently eligible at the time of application, based on local applicable income limits as published annually in the Federal Register and information provided by the applicant. Verifications of income and other eligibility factors are only conducted at the time the applicant is called in for an interview and prior to move-in. Being placed on the waiting list does not guarantee that an applicant will be deemed qualified for an apartment, as that determination can only be made after all screening and verification has been completed.
- **3. INCOMPLETE APPLICATIONS:** Any applicant who fails to complete his or her application form in its entirety will result in the disqualification of the application. An incomplete application will not be processed.
- 4. APPLICANT RESPONSIBILITIES FOR INFORMATION UPDATES: All applicants on the Waiting List are required to report, in writing, to the management office any change of address, telephone number (s) or information that may affect eligibility. If an applicant or designated contact cannot be reached by the management office due to incorrect information on the application or unreported changes, the applicant will be removed from the Waiting List.

Applicants may be contacted in writing once a year by **Friendship Gardens** to confirm their continued interest in applying for residency. Failure by applicants to respond in writing within thirty (30) days to this request will result in the applicant being removed from the Waiting List without further notice.

5. WAITING LIST STATUS: Management will advise potential applicants of the closure of the Waiting List and refusal to take additional applications. A notice will be prominently posted in the Management/rental office or reception area and in a local newspaper, stating the reason the Waiting List is closed and the effective date of the closure. When the Waiting list is to be reopened, notice of this will be placed in the same local publication, as well as notifications





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sent to appropriate social service agencies stating when the Waiting List will be re-opened, as well as times and days that applications will be taken. This is done in accordance with **HUD's** Affirmative Fair Housing Marketing Plan.

- 6. WAITING LIST STATUS DETERMINANTS: The Waiting List may be closed to any further applicants, when the average number of applicants exceeds two and one half times the number of units. Management will advise potential applicants in writing of the closure of the Waiting List and the refusal to take additional applications. A notice will be prominently posted in the Management/rental office or reception area and in a local newspaper, stating the reason the Waiting List is closed and the effective date of the closure. This is done in accordance with HUD's Affirmative Fair Housing Marketing Plan.
- 7. ELIGIBILITY WHILE ON THE WAITING LIST: Only eligible applications are allowed to remain on the Waiting List. If in the unfortunate event, the applying household head, co-head or spouse passes away during the time while waiting on the list, the remaining applying household member(s), if any, must meet the requirements of the program/property type to remain on the Waiting List. If the remaining member(s) is not eligible, the application will be removed from the Waiting List and not processed.
- 8. DEFERRAL OF PROCESSING AN APPLICATION: Once an applicant's name nears the top of the Waiting List, it is the applicant's responsibility to adhere to the application process in the required time frame. Any delay will result in the removal of their application from Waiting List. An applicant can only defer the processing of his/her application for up to six (6) months on the basis of a verifiable medical reason. The applicant must contact management in writing during those six months if the medical condition persists. Failure to do so will indicate that the applicant is no longer interested in housing at Friendship Gardens and will result in the removal of his/her name from the Waiting List without further notice.
- **9. EXCLUSION OF CULPABLE HOUSEHOLD MEMBERS: Friendship Gardens** or the applicant may require a household member be excluded from the application for housing when that member's past or current actions would prevent the household from being eligible.
- 10. REFUSAL OF AN OFFERED APARTMENT& REQUESTS TO MOVE TO THE BOTTOM OF THE WAITING LIST: If an applicant on the Waiting List is offered an apartment and refuses the offer, the applicant's name will be removed from the waiting list or moved to the bottom of the waiting list one time only. If an apartment is offered to an applicant when the applicant's name comes to the top of the Waiting List for a second time, and the applicant refuses the offered apartment, the applicant's name will be removed from the Waiting List. The applicant may reapply at a time when applications are being accepted for the Waiting List.
- 11. REQUESTS TO MOVE TO THE BOTTOM OF THE WAIT LIST Any requests to be moved to the bottom of the wait list will be honored one time only. When the applicant makes a second







request to move to the bottom of the list this will result in removal from the waiting list. The applicant may reapply at a time when applications are being accepted for the Waiting List.

- 12. LEASE SIGNING & MOVE-IN: When an applicant is offered an apartment, the applicant must sign the lease within five (5) business days and move into the apartment. If the applicant is receiving the same program subsidy or assistance, the applicant is given up to thirty (30) days to sign the lease and move into the apartment. If for any reason the applicant is unable to sign the lease and move into the apartment within the allowed time, the application will be removed from the Waiting List.
- 13. IN-PLACE TENANT HOUSING NEEDS: When a unit becomes available, in-place tenants requiring a different apartment (see Transfer Policy) will be housed appropriately before we move in an applicant on the Waiting List. This allows management to treat current tenants having the greatest housing need prior to an applicant on the Waiting List. In this manner, we are able to avoid displacing, through any action, current tenants whose housing needs have changed since admission. If a resident on the in-house Transfer Waiting List is offered an apartment and refuses the offered apartment (first offer), the resident may remain on the Transfer Waiting List at the original spot. In the event of a second refusal of an offered apartment, the resident will be removed from the Transfer Waiting List. The resident may request a transfer in the future.
- **14. REMOVAL OF NAMES FROM THE WAITING LIST:** Applicant names will be removed from the Waiting List for any of the following reasons:
 - a) The applicant no longer meets the eligibility requirements for the property or program
 - b) The applicant fails to respond to a written notice within the required time frame
 - c) The applicant does not comply to the verification process in a timely manner
 - d) The applicant does not provide the required documentation in a timely manner
 - e) The applicant fails to sign any and all documents in a timely way, up to and including the lease
 - f) The applicant is offered an apartment for the second time and rejects the second offer; the applicant has already been moved to the bottom of the Waiting List one time and refuses the second offer
 - g) The applicant seeks deferral in the processing of the application for any other reason other than a verifiable medical reason
 - h) Mail sent to the applicant's address is returned as undeliverable, unclaimed or not forwarded
 - i) The applicant requests removal in writing from the Waiting List.
 - j) The applicant is no longer interested and decides not to proceed with the processing of the application.

NOTE: Being placed on the waiting list does not guarantee occupancy of a unit. The applicant can be subsequently rejected for failing one or more of the tenant screening criteria and/or eligibility criteria.





9. EXTREMELY LOW INCOME (ELI) PROCEDURES

- 1. INCOME TARGETING REQUIREMENTS: If management determines that the Friendship Gardens Waiting List, maintained in standard chronological order, may not (or will not) achieve the admissions necessary to meet the HUD income-targeting requirements, then management must implement procedures that will ensure compliance.
- 2. INCOME TARGETING REQUIREMENT PROCEDURE: Management will implement the procedure of alternating between the first extremely low-income (ELI) applicant on the Waiting List and the applicant at the top of the Waiting List if necessary to obtain adequate low income families. To implement this method, management will select the first extremely low-income applicant on the Waiting List (which may mean "skipping over" some applicants with higher incomes) for the available unit, and then select the next eligible applicant currently at the top of the Waiting List (regardless of income level) for the next available unit. As subsequent units become available, tenant selection continues to alternate between the next extremely low-income applicant and the eligible applicant at the top of the Waiting List so that the annual 40% target is always reached.

10. ENTERPRISE INCOME VERIFICATION SYSTEM (EIV)

1. APPLICANTS: HUD provides Friendship Gardens with information about an applicant's current status as a HUD housing assistance recipient. Friendship Gardens Community will use the Enterprise Income Verification System (EIV) Existing Tenant Search to determine if any applying household members are currently receiving HUD assistance elsewhere, this includes subsidy through the Multifamily Housing division or Public & Indian Housing (PIH). Management will use this report at the time they are processing an applicant for admission. Management will discuss with the applicant if the report identifies that the applicant or a member of the applicant's household is residing at another location, giving the applicant the opportunity to explain any circumstances relative to his/her being assisted at another location. Management will follow up with the respective Public Housing Authority (PHA) or owner to confirm the individual's program participation status before admission, if necessary, depending on the outcome of the application along with any documentation obtained as a result of contacts with the applicant and the PHA and/or owner at the other location.

If any applying household members fail to fully and accurately disclose rental history, the application may be denied based on misrepresentation of information.

2. TENANTS: Friendship Gardens uses the EIV system to verify employment and income information of tenants receiving HUD rental assistance. Tenants are required to give consent to Friendship Gardens for the release of information by signing the HUD forms 9887 and 9887A each year.





The Income Reports in **Enterprise Income Verification** (**EIV**) contain the social security numbers (SSNs), full dates of birth, first and last names, and physical address of tenant families. This is all sensitive information that <u>must not</u> be handled carelessly. Therefore, **Friendship Gardens** realizes that it must be careful not to share this information with anyone who is not authorized to have it. 202/8 Friendship Gardens will manage information obtained from EIV and other sources in compliance with the Privacy Act of 1974. EIV data will be disclosed only to those entities that have rights to review such information. These entities include service bureaus, contract administrators, HUD staff HUD Office of Inspector General (OIG) for investigative purposes, and the individual to whom the record pertains.

11. REJECTION PROCEDURES

1. MANAGEMENT REJECTION OF APPLICANT: When management rejects an applicant or removes the applicant from the Waiting List, unless otherwise stated in the Tenant Selection Plan, the applicant will be promptly notified in writing of the decision. This written statement will include 1) the specific reason(s) for the rejection and 2) the applicant's right to respond to management in writing or to request a meeting within fourteen (14) calendar days to dispute the rejection. Persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process.

REQUEST PROCEDURE: A written or verbal meeting request from the applicant, to dispute the rejection, must be received by management within fourteen (14) calendar days of the date of the rejection letter. Whenever possible a staff member, not involved in the initial decision to reject the applicant, will conduct the meeting. Management must advise the applicant in writing of the final decision on eligibility within five (5) business days of the appeal meeting. All applicant rejection information will be kept with the original application file for three (3) years in a secure area.

INDIVIDUALIZED ASSESSMENT CRITERIA –Management will evaluate the criminal record(s) of the applicant(s) to determine if a withdrawal of the conditional offer to rent is necessary to fulfill a substantial, legitimate, and nondiscriminatory interest to ensure the safety of the property or the safety of the residents living within our property. This determination of suitability will include consideration of the following factors:

- a) The nature and severity of the offense(s);
- b) Applicant's age at the time of the offense(s);
- c) How recently the offense(s) occurred;
- d) Any information the applicant provided in their favor since the offense(s);
- e) If the offense(s) happened again in the future, whether that would impact the safety of other tenants or property; and
- f) Whether the offense(s) happened on, or was connected to, property that the applicant rented or leased.





12. UNIT SIZE STANDARDS & GUIDELINES

1. OCCUPANCY STANDARDS

- a) Efficiencies are limited to one person households.
- b) Minimum of one person per bedroom; maximum of two persons per bedroom.
- c) Minimum of one person is allowed for a one-bedroom unit; maximum of two persons are allowed for a one-bedroom unit.

2. WHEN ASSIGNING BEDROOMS:

- a) Every family member listed on 50059 or application is counted.
- b) An unborn child may be counted for occupancy but not eligibility determination.
- c) Live-in attendants and foster children are counted when determining bedroom size.
- d) Children who live in the unit 50% of the time may be counted.
- e) Children away at school, who live with the family when school recesses, may be counted. Management will not count children who are away at school and who have established residency at another address or location as evidenced by a lease agreement or other proof.
- f) Minimum of one person per bedroom, maximum of two persons per bedroom.
- **3. APARTMENT CHANGE REQUEST:** A larger apartment than needed may be assigned to an eligible family if the family can certify with third party verification that there is a medical reason for the larger unit. This certification must include a specific explanation as to how the medical condition will improve by the assignment of a different apartment.
- 4. FAMILY CHANGING NEEDS: Friendship Gardens will accommodate the changing needs of the in-house tenants because of increases in the number of family members or changes in the family composition, before going to the Waiting List.

13. ACCESSIBLE UNITS

- 1. ACCESSIBLE UNITS: Because nine (9) of the units at Friendship Gardens have been architecturally altered for accessibility for persons with mobility impairment disabilities, to obtain a priority for these units someone in the family must qualify as "needing" the architecturally altered features to apply for or live in these units. This need must be verified with a medical practitioner. Units that have been altered in any way for a disabled person will be rented whenever possible to a family or individual needing that specific unit type, or the architectural features present in that unit. In all instances, "accessible" units shall be rented to a family or family with a member needing that type of unit. Due to the program type, these apartments are the only apartments younger, disabled applicants are eligible to apply for.
- 2. When there is a vacant unit with special accessible design features and an applicant requiring these features cannot be found only then can the unit be offered to an applicant(s) who does not require the features of the unit. The unit can be offered to this applicant(s) only after the applicant





acknowledges (lease addendum) that they will move, within thirty (30) days, after notice by management that the accessible unit is needed by a disabled resident or applicant and a standard unit is available for the resident to transfer.

14. TRANSFER POLICY

- 1. IN-HOUSE TRANSFERS: Management will approve in-house transfers, in the following situations:
 - a) A **verifiable medical reason** requiring a different apartment or accessible unit, including the need for a 24-hour live-in care attendant (this will be verified with a medical practitioner using the **Friendship Gardens** form).
 - b) Change in family composition and/or size.
 - c) Transfer from apartment **due to renovation** of previous apartment.
 - d) A **household** that is living in a mobility-impaired apartment and **does not require the features** of that apartment.
 - e) VAWA Transfer -- Request an emergency transfer if the tenant reasonably believes that they are threatened with imminent harm from further violence if the tenant remains in the same unit.

Management will house persons from the in-house transfer waiting list first before offering the unit to someone on the outside waiting list. If a resident is offered a unit to transfer twice, the resident will be removed from the in-house transfer waiting list.

REASONABLE ACCOMMODATION: Requests for transfers that are based on a need for a reasonable accommodation will be provided priority over other requests. Transfers will be provided to persons who have a **medical or other verified need**, because of a disability, in the chronological order of requests received. All other transfers will be provided after requests for reasonable accommodations and will occur in chronological order by the date the request was received.

The Owner will pay for a tenant's move based on a reasonable accommodation transfer for medical reasons or disability.

15. DEFINITIONS

1. ELDERLY FAMILY:

An Elderly Family includes but is not limited to:

- a) Families of two or more persons, the head of which (or his or her spouse) is 62 years of age or older;
- b) The surviving member or members of a family described in paragraph (1) living in a unit assisted under subpart E of this part (Section 202 loans) with the now deceased member of the family at the time of his or her death;
- c) A single person who is 62 years of age or older; or





d) Two or more elderly persons living together or one or more such persons living with another person who is determined by HUD, based upon a licensed physician's certificate provided by the family, to be essential to their care or well-being.

2. DISABLED FAMILY:

- A Disabled Family includes but is not limited to:
- a) Families of two or more persons the head of which (or his or her spouse) is a person with disabilities (handicapped);
- b) The surviving member or members of any family described in paragraph (1) of this definition living in a unit assisted under subpart E of this part (Section 202 loans) with the deceased member of the family at the time of his or her death;
- c) A single person with disabilities (handicapped person) over the age of 18; or
- d) Two or more persons with disabilities (handicapped persons) live together, or one or more such persons living with another person who is determined by HUD, based upon a licensed physician's certificate provided by the family, to be essential to their care or well-being.
- **3. PERSON WITH DISABILITIES:** Such a person has a disability, as defined under Section 8 statue:
 - a) A person with a physical or mental impairment that:
 - 1) Is expected to be of long-continued and indefinite duration;
 - 2) Substantially impedes the person's ability to live independently; and
 - 3) Is such that the person's ability to live independently could by improved by more suitable housing conditions;

4. NON-ELDERLY DISABLED (HANDICAPPED) FAMILY:

A non-elderly disabled family means a disabled family in which the head of the family (and spouse, if any) is less than 62 years of age at the time of the family's initial occupancy of a project.

5. PROJECT ELIGIBLE NON-ELDERLY DISABLED (HANDICAPPED) FAMILY:

A non-elderly disabled person or family who is only eligible for housing through this program in an accessible apartment and requires the accessibility features of that apartment.

6. INDEPENDENT STUDENT ELIGIBILITY:

Determining the eligibility of students who are head or co-head of a household:

- a) The individual must be of legal contract age under state law;
- b) The individual must have established a household separate from parents or legal guardians for at least one year prior to application for occupancy or the individual meets the U.S. Department of Education's definition of an independent student;
- c) The individual must not be claimed as a dependent by parents or legal guardians pursuant to IRS regulations;

d) The individual must obtain a certification of the amount of financial assistance that will be provided by parents, guardians or others signed by the individual providing the support. This certification is required even if no assistance will be provided. The financial assistance provided





by persons not living in the unit is part of annual income that must be verified to determine eligibility and at annual recertification to determine rent.

e) The verification process for vulnerable youth populations: (1) the tax return requirement only applies to providing the student's tax returns and not that of the student's parents, and (2) a written clarification is not required by the student's parent.

Independent Student

To be classified as an independent student for Title IV aid, a student must meet one or more of the following criteria:

- a) Be at least 24 years old by December 31 of the award year for which aid is sought;
- b) Be an orphan, in foster care, or a ward of the court or was an orphan, in foster care, or a ward of the court at any time when the individual was 13 years of age or older;
- c) The individual is, or was immediately prior to attaining the age of majority, an emancipated minor or in legal guardianship as determined by a court of competent jurisdiction in the individual's state of legal residence;
- d) Be an unaccompanied youth who are homeless or at risk of homelessness
- e) Be a veteran of the U.S. Armed Forces;
- f) Have legal dependents other than a spouse (for example, dependent children or an elderly dependent parent);
- g) Be a graduate or professional student;
- h) Is not living with his or her parents who are receiving Section 8 assistance, or
- i) Be married.

No assistance shall be provided under Section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f) to any individual who:

- a) Is enrolled as a student at an institution of higher education (as defined under section 102 of the Higher Education Act of 1965 (20 U.S.C. 1002));
- b) Is under 24 years of age;
- c) Is not a veteran;
- d) Is unmarried;
- e) Does not have a dependent child;
- f) Is not otherwise individually eligible, or has parents who, individually or jointly, are not eligible, to receive assistance under section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f);
- g) Is not living with his/her parents who are receiving Section 8 assistance; and
- h) Is not a person with disabilities, as such term is defined in section 3(b)(3)(E) of the United States Housing Act of 1937 (42 U.S.C. 1437a(b)(3)(E)) and was not receiving assistance under such section 8 as of November 30, 2005.

**Students with disabilities receiving Section 8 as of November 30, 2005 are exempt from the Independent Student restrictions on receiving Section 8 rental assistance.





For purposes of determining the eligibility of a person to receive assistance under section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f), any financial assistance (in excess of amounts received for tuition) that an individual receives under the Higher Education Act of 1965 (20 U.S.C. 1001 et seq.), from private sources, or an institution of higher education (as defined under the Higher Education Act of 1965 (20 U.S.C. 1002), shall be considered income to that individual, except for a person over the age of 23 with dependent children.

Please refer to Appendix A of FR-5036-N-02 for further definitions pertaining to Independent Students and applicable eligibility.

7. LIVE-IN CARE ATTENDANT (AIDE):

A person who resides with one or more elderly persons, near-elderly persons, or persons with disabilities, and who:

1. Is determined to be essential to the care and well-being of the persons;

2. Is not obligated for the financial support of the persons; and

3. Would not be living in the unit except to provide the necessary supportive services. [24 CFR 5.403]

A relative but not a spouse may be a **Live-In Aide** but must meet all of the above requirements, and sign a statement to that effect. **Friendship Gardens** will verify the need of the resident for a full time live-in aide with a physician or recognized health care professional. The sole purpose of a **Live-In Aide** is to provide the tenant with support services and will not qualify for continued occupancy in the event the tenant vacates the unit. **Friendship Gardens** may re-verify the need for a **Live-In Aide** when necessary.

The screening of **Live-In Aides** at initial occupancy and the screening of persons or **Live-In Aides** to be added to the tenant household after initial occupancy involve identical screening activities as applicants. **Live-In Aides** must be screened for drug abuse and other criminal activity, including lifetime registration as a sex offender, by applying the same criteria established for screening other applicants. Owner-established screening criteria must also be applied to **Live-In Aides**. **Live-In Aides** are required to disclose and provide verification of their social security number.

To qualify as a **Live-In Aide**:

(a) The Owner must verify the need for the **Live-In Aide**. Verification should state that the **Live-In Aide** is needed to provide the necessary supportive services essential to the care and well-being of the person and must be obtained from the person's physician, psychiatrist or other medical practitioner or health care provider. Management will approve a **Live-In Aide** if needed as a reasonable accommodation in accordance with 24 CFR part 8 to make the program accessible to and usable by the disabled person.

(b) Expenses for services provided by the **Live-In Aide**, such as nursing services (dispensing of medications or providing other medical needs) and personal care (such as bathing or dressing), that are out-of-pocket expenses for the tenant and where the tenant is not reimbursed for the expenses from other sources, are considered as eligible medical expenses. Homemaker services





such as housekeeping and meal preparation are not eligible medical expenses. (See 4350.3 Chapter 5 and Exhibit 5-3 for more information on medical expenses.)

(c) Qualifies for occupancy only as long as the individual needing supportive services requires the aide's services and remains a tenant. The **Live-In Aide** will not qualify for continued occupancy as a remaining family member.

(d) Income of a **Live-In Aide** is excluded from annual income. (See Exhibit 5-1 of the **HUD Handbook 4350.3**.)

(e) Must meet the screening criteria discussed in Paragraph 4-7 B.5 of the HUD Handbook 4350.3.

An adult child is eligible to move into a **Section 202/8** project after initial occupancy only if they are essential to the care or well-being of the elderly parent(s). The adult child may be considered a live-in aide if all of the requirements in the opening paragraph listed above apply and there is a verified need for a live-in aide (see Paragraph 7-4.D of the **HUD Handbook 4350.3** for more discussion on adult children moving in after initial occupancy).

8. ANNUAL INCOME:

All amounts, monetary or not, which:

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1. Go to, or on behalf of, the family head or spouse [or co-head] (even if temporarily absent) or to any other family member; or

2. Are anticipated to be received from a source outside the family during the 12-month period following admission or annual re-examination effective date; and

3. Which are not specifically excluded [by regulation].

Annual income also means amounts derived (during the 12-month period) from assets to which any member of the family has access. [24 CFR 5.609]

9. EXTREMELY LOW INCOME FAMILY:

A family whose annual income does not exceed 30% of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30% of the median income for the area if HUD finds that such variations are necessary because of unusually high or low family incomes. [24 CFR 5.603]

10. VERY LOW INCOME FAMILY:

A very low-income family is a family whose annual income does not exceed 50 percent of the area median income, as determined by HUD, with adjustments for smaller and larger families. [24 CFR 5.603]





16. PROOF OF CITIZENSHIP OR ELIGIBLE NON-CITIZEN STATUS

All family members, regardless of age, are requested to declare their citizenship or immigration status. U.S. citizens are requested to sign a declaration of citizenship document at the time of application. For U.S. citizens or U.S. nationals, the evidence consists of a signed declaration of U.S. citizenship or U.S. nationality.

Management must conduct primary verification through the SAVE (Systematic Alien Verification for Entitlements) web based program, the Department of Homeland Security (DHS) automated system. If Management is unable to obtain the results using the automated primary and secondary verification method, the owner must attempt to obtain results using the secondary verification paper process.

Management will obtain verification of the declaration by requesting presentation of a U.S. passport, U.S birth certificate, employment authorization card, or other appropriate documentation as provided by Section 214. For non-citizens under the age of 62, adequate evidence consists of a signed declaration of eligible immigration status, and one of the Section 214 eligible documents. For noncitizens under the age of 62, **Friendship Gardens** is required to verify with the **Department of Homeland Security (DHS)** the validity of documents provided by applicants. Applicants who hold a noncitizen visa are ineligible for assistance, as are any noncitizen family members living with the student.

Applicants must submit required documentation of citizenship/immigration status no later than the date the owner initiates verification of other eligibility factors. Because of the prohibition against delaying assistance to obtain verification of citizenship/immigration status, owners are advised to implement procedures to verify eligible immigration status in advance of other verification efforts.

Assistance in subsidized housing is restricted to the following:

- U.S. citizens or nationals; and
- Noncitizens that have eligible immigration status as determined by HUD.

A mixed family—a family with one or more ineligible family members and one or more eligible family members—may receive prorated assistance, continued assistance, or a temporary deferral of termination of assistance.

Management may deny assistance to an applicant if the applicant submits evidence of citizenship and eligible immigration status in a timely basis, but DHS primary and secondary documentation does not verify eligible immigration status of a family member and the family does not pursue a DHS appeal or informal hearing rights, or the family pursues the DHS appeal but the final ruling is against the family member. Management will inform the applicant or family of this ruling and the family has 30 days from the date of management's notification to request an appeal of the DHS results. The family must





make the request in writing directly to DHS and must provide management with a copy of the written request and proof of mailing.

If the applicant cannot supply the documentation within the specified timeframe, management may grant the applicant an extension of not more than 30 days, but only if the applicant certifies that the documentation is temporarily unavailable and additional time is needed to collect and submit the required documentation. Although the extension period may not exceed 30 days, management may establish a shorter extension period based on the circumstances of the individual case.

Management must inform the applicant in writing if an extension request is granted or denied. If the request is granted, management will include the new deadline for submitting the documentation. If the request is denied, management will state the reasons for the denial in the written response.

Please see management and the **4350.3 HUD Handbook, Chapter 3**, for deferral policies and prorated assistance.

17. PROOF OF SOCIAL SECURITY NUMBERS

Applicants are requested to provide documentation of SSNs in order to be eligible for subsidy at **Friendship Gardens**. Adequate documentation means a social security card issued by the **Social Security Administration (SSA)** or other acceptable evidence of the SSN. The head of household/spouse/co-head must disclose SSNs for all family members. **HUD** requires that assistance applicants and tenants, excluding tenants age 62 and older as of January 31, 2010, whose initial determination of eligibility was begun prior to January 31, 2010, and those individuals, who do not contend eligible immigration status, disclose and provide verification of the complete and accurate SSN assigned to them.

For Current Tenants:

All social security numbers must be provided and verified at the next interim or regularly scheduled recertification. All efforts should be made to ensure current tenants and those on the Waiting List are aware of this requirement.

For new additions to the household, including a child or children, the participant must submit the new member's SSN at the time of the request for assistance or at the time of processing the interim recertification of family composition.

- (1) Age Six or Older When a tenant requests to add a household member who is age six or older, the documentation of the SSN for the new household member must be provided to management at the time of the request or at the time the recertification that includes the new household member is processed. Management must not add the new household member until such time as the documentation is provided.
- (2) Child Under the Age of Six





- a. With a SSN When adding a household member who is a child under the age of six with a SSN, the child's SSN must be disclosed and verification provided at the time of processing the recertification of family composition that includes the new household member.
- b. Without a SSN If the child does not have a SSN, management must give the household 90 days in which to provide documentation of a SSN for the child. An additional 90-day period **must** be granted by management if the failure to provide documentation of a SSN is due to circumstances that are outside the control of the tenant. Examples include but are not limited to: delayed processing of the SSN application by the SSA, natural disaster, fire, death in family, etc. During this time period, the child is to be included as part of the household and will receive all of the benefits of the program in which the tenant is involved, including the dependent deduction.

A TRACS ID will be assigned to the child until the documentation of the SSN is required to be provided. At the time of the disclosure of the SSN, an interim recertification must be processed changing the child's TRACS ID to the child's verified SSN.

For Applicants:

Applicants do not need to disclose or provide verification of a SSN for all non-exempt household members at the time of application and for placement on the waiting list. However, applicants must disclose and provide verification of a SSN for all non-exempt household members before they can be housed.

When an applicant has a SSN but does not have the required documentation, the applicant must submit the SSN and certify that the number is accurate but that acceptable documentation could not be provided. Please note that until such time that the applicant and/or household can provide proof of SSN for all household members (unless an exception applies), the household is ineligible from receiving subsidy assistance.

If all non-exempt household members have not disclosed and/or provided verification of their SSNs at the time a unit becomes available, the next eligible applicant must be offered the available unit. The applicant who has not disclosed and/or provided verification of SSNs for all non-exempt household members has 90 days from the date they are first offered an available unit to disclose and/or verify the SSNs. During this 90-day period, the applicant may, at its discretion, retain its place on the waiting list. After 90 days, if the applicant is unable to disclose and/or verify the SSNs of all non-exempt household members, the applicant should be determined ineligible and removed from the waiting list.

Child Under the Age of Six

a. With a SSN - When adding a household member who is a child under the age of six with a SSN, the child's SSN must be disclosed and verification provided at the time





of processing the recertification of family composition that includes the new household member.

b. Without a SSN – Provided the child was added to the household within the last six months, the household will have 90 days and one additional 90-day extension to provide documentation of a SSN. (*Pursuant to 24 CFR 5.216*)

Individuals who have applied for legalization under the Immigration and **Reform Control Act of 1986** will be able to disclose the social security numbers, but unable to supply the cards for documentation. Social security numbers are assigned to these persons when they apply for amnesty. The cards go to the **Department of Homeland Security (DHS)** until the persons are granted temporary lawful resident status. Until that time, their acceptable documentation is a letter from the **DHS** indicating social security numbers have been assigned.

The SSN requirements do not apply to:

- (a) Individuals who do not contend eligible immigration status.
 - a. Mixed Families: For projects where the restriction on assistance to noncitizens applies and where individuals are required to declare their citizenship status, the existing regulations pertaining to proration of assistance or screening for mixed families must continue to be followed. In these instances, management will have the tenant's Citizenship Declaration on file whereby the individual did not contend eligible immigration status to support the individual not being subject to the requirements to disclose and provide verification of a SSN.
- (b) Individuals age 62 or older as of January 31, 2010, whose initial determination of eligibility was begun before January 31, 2010.

When determining the eligibility of an individual who meets the exception requirements for SSN disclosure and verification, management should obtain documentation where the initial determination of eligibility was determined prior to January 31, 2010, that verifies the applicant's exemption status. This documentation must be retained in the tenant file. Management must not accept a certification from the applicant stating they qualify for the exemption.

Please refer to HUD Notice 10-08 for further information regarding SSN requirements.

18. VICTIMS OF DOMESTIC VIOLENCE

Violence Against Women's Act

A. Background. The Final Rule of Violence Against Women Reauthorization Act of 2013 (VAWA) protects applicants and residents who are victims of domestic violence, dating violence, stalking or sexual assault from being denied housing, evicted or terminated from housing assistance when the Adverse Factors leading to such denial, eviction or termination are the direct result of the domestic violence, dating violence, stalking, or sexual assault they have suffered.





B. Notices of Occupancy Rights and Responsibilities Under VAWA:

1. Notice of Occupancy Rights. The O/A will provide the Notice of Occupancy Rights under VAWA to Section 8 tenants, which outlines their rights and obligations under VAWA, at the following points in time:

• When an individual is denied residency.

• When an individual is admitted to a dwelling unit.

• With any notification of eviction (not including Notices to Pay or Quit) or termination of assistance.

C. Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking, and Alternate Documentation (form HUD-5382).

1.Form HUD-5382. An applicant who certifies they are eligible for VAWA status by completing form HUD-5382, Certification of Domestic Violence, may be admitted if they can demonstrate that the Adverse Factors that might otherwise prevent their admission are a direct result of the circumstances that led to their VAWA status. Adverse Factors include poor rental history, poor credit history, negative criminal background and nonpayment of rent. It is the applicant's responsibility to adequately document that their Adverse Factors are the direct result of their VAWA circumstances. Typical documentation includes, but is not limited to, police records, medical records, and communications with creditors or landlords. The documentation must be relevant to the time frame(s) in question.

2. Alternate Documentation. Alternately, in lieu of the certification form or in addition to it, Friendship Gardens will accept:

a. A federal, state, tribal, territorial, or local police record or court record, or

b. Documentation signed by an employee, agent, volunteer of a victim service provider, an attorney, or medical professional from whom the victim has sought assistance in addressing domestic violence, dating violence, sexual assault, or stalking or, the effects of the abuse in which the professional attests under penalty of perjury under 28 U.S.C 1746 to the professional's belief that the incident or incidents are bona fide incidents of abuse, and the victim of domestic violence, dating violence, sexual assault, or stalking has signed or attested to the documentation.

D. Confidentiality of Information. The identity of the applicant and all information provided to owners relating to the incident(s) of domestic violence, dating violence, sexual assault, or stalking must be retained in confidence in a separate file secured in a secured location by the O/A and must not be entered into any shared database or provided to a related entity, except to the extent that the disclosure is:

- 1. Requested or consented to by the individual in writing
- 2. Required for use in an eviction proceeding;
- 3. Otherwise required by applicable law.





E. All Adults Must Sign the Addendum. All family members, 18 and over, must sign the VAWA lease addendum. The HUD-approved certification form provides notice to the applicant of the confidentiality of the form and the limits thereof.

F. Emergency Transfer Plan for Victims of Domestic Violence, Dating Violence, Sexual Assault or Stalking. An "Emergency Transfer Plan for Victims of Domestic Violence, Dating Violence, Sexual Assault or Stalking" has been drafted for the Property. This plan identifies tenants who are eligible for an emergency transfer, the documentation needed to request an emergency transfer, confidentiality protections, how an emergency transfer may occur, and guidance to tenants on safety and security. This plan is based on a model emergency transfer plan published by the U.S. Department of Housing and Urban Development (HUD), the Federal agency that oversees that the Management Agent is in compliance with VAWA. It is available in the Management office with a list of available referral agencies.

19. SCREENING\REJECTION CRITERIA

All applicants 18 years of age or older in a household will be screened for rental history, credit and general program eligibility prior to residency. Applicants will be screened for sex offender registrations as well at initial application. If issued a conditional offer to rent, all applicants 18 years of age or older in a household will subsequently be screened for criminal history. The screening of live-in aides at initial occupancy and the screening of persons or live-in aides to be added to the tenant household after initial occupancy involve similar screening activities. Both live-in aides and new additions to the tenant household will be screened for drug abuse and other criminal activity. An application may be rejected for any one of the following reasons:

- a) The applicant/family is not elderly;
- b) The applicant/family is not disabled;
- c) Submission of false, incomplete or inaccurate information on the application, or failure to cooperate in the verification process;
- d) The applicant has a history of unacceptable or unsatisfactory credit or criminal history as reported by a credit agency or other organization in accordance with the parameters set forth by the NJ Fair Chance in Housing Act. This includes registration as a Sexual Offender. (*Please see Credit & Criminal Screening Criteria for more information*);
- e) Negative reference from current or previous landlord, including but not limited to late rent, non-sufficient funds (NSF) checks, lease violations, evictions, etc;
- f) Failure to sign designated or required forms;
- g) Failure to provide required documentation in a timely manner;
- h) The applicant cannot pay the appropriate security deposit at move-in;
- i) The applicant will be maintaining a separate 2nd residence and/or legal address;
- j) The applicant has been offered a housing apartment and has refused to take the apartment offered without a verifiable medically-related reason;
- k) The applicant is not a Citizen, National or eligible non-Citizen (as defined by HUD), is





seeking assistance, and is unable to pay market rent;

- 1) The applicant is not capable of fulfilling the lease agreement, with or without assistance;
- m) The applicant has an unacceptable criminal history (as stated in the sections on Criminal or Drug-Related Activity and the Criminal Screening Criteria);
- n) The applicant cannot show (by HUD formula) a need for the subsidy assistance, where applicable, or the household income exceeds the **HUD** limits;
- o) The applicant is unable to provide proof of social security numbers as required by HUD and management policy.

20. CRIMINAL OR DRUG-RELATED ACTIVITY

Upon move-in, tenants sign leases requiring them to accept responsibility for the actions of individual household members, their guests, or other persons on the premises with their consent. No tenant or member of the tenant's family or household, guest, or any other person visiting a tenant shall engage in criminal activity on or near the apartment complex. This criminal activity includes drug-related criminal activity, other criminal activity or drug and alcohol abuse that threatens the health and safety of the tenants and staff or hinders the peaceful enjoyment of the housing premises. "Drug-related criminal activity" means the illegal manufacture, sale, distribution and/or use of a controlled substance (as defined in **Section 102 of the Controlled Substance Act**).

- a) No tenant, or member of the tenant's household or family, or any guest or other person shall engage in any act intended to facilitate criminal activity, drug-related activity on or near the apartment complex;
- b) No tenant, or member of the tenant's household or family, or any guest or other person shall permit the dwelling unit to be used for, or to facilitate, criminal activity, including drug-related criminal activity, regardless of whether the individual engaging in such activity is a member of the household, family or a guest;
- c) No tenant, or member of the tenant's household or family, or any guest or other person shall engage in the manufacture, sale or distribution of illegal drugs on or near the apartment complex or project site;
- d) No tenant, or member of the tenant's household or family, or any guest or other person shall engage in acts of violence, including, but not limited to, the unlawful discharge of firearms and/or weapons on or near the apartment complex.

Violation of the above provisions shall be a material noncompliance violation of the lease and good cause for termination of the lease. A single violation of any of these provisions shall be deemed a serious violation and material noncompliance of the lease. It is understood and agreed that a single violation shall be good cause for termination of the lease.





21. RENTAL, CREDIT & CRIMINAL SCREENING CRITERIA

1. Rental History:

1. If a prior landlord reported the applicant(s) damaged property or committed other lease violations the applicant can be denied. This includes lease violations, disturbing the peace, harassment, poor housekeeping habits, improper conduct or other negative reference against the household.

2. Credit History:

A. <u>Rental Screening Criteria</u>

Confirmed eviction filings resulting in judgments for restitution or money owed will result in an **automatic denial** for:

- i. Any unpaid rental debt <u>unless</u> there is a repayment plan with the landlord and payments are current.
- B. <u>Rental Scoring and Exclusions</u> Springpoint Senior Living uses an outside firm for scoring.
 - i. A scored report with a rental score of 60-100 is an acceptance.
 - ii. A scored report with a rental score of 59 and below is a rejection;
 - iii. Exclusions not factored into the rental scoring:
 - a) Negative medical debt, paid collections, and individual collections with a balance less than \$150.
 - b) Total negative debt of less than \$2,000
 - c) Lack of credit history is not grounds for denial.

3. Criminal Background History:

A. <u>Rejection Criteria</u>

The provisions of the New Jersey Fair Chance in Housing Act set fort the criteria that will be utilized in assessing a person's criminal conviction history as it impacts upon a determinations of eligibility for tenancy. If a person is subject to lifetime registration as a sexual offender, or has a conviction for manufacture of methamphetamine in a federally subsidized housing project, that person is automatically considered ineligible for tenancy.

Tenants/Applicants will be rejected if the tenants/applicant's or anyone in the household has a criminal history demonstrating a potential threat to the health and wellbeing of the





other residents or the property. Examples of the restrictions to an applicant's criminal history includes:

- B. Convictions for which no time limit will apply:
 - a) Murder
 - b) Sexual Assault
 - c) Aggravated Sexual Assault
 - d) Human Trafficking
 - e) Kidnapping
 - f) Arson
 - g) Causing or permitting a child to engage in prohibited sexual acts or in the simulation of such acts.
 - h) Any crimes that result in lifetime registration on a state sex offender registry.
- C. Convictions for which a 6 year exclusion applies:
 - a) All First-Degree Crimes
- D. Convictions for which a 4 year exclusion applies:
 - a) All Second-degree crimes
 - b) All Third-Degree crimes
- E. Convictions for which a 1 year exclusion will apply:
 - a) All Fourth-Degree Crimes

At no point can (Friendship Gardens) consider any of the following:

- a) Arrests or changes that have not resulted in a conviction;
- b) Expunged convictions;
- c) Convictions erased through executive pardon;
- d) Vacated and otherwise legally nullified convictions
- e) Convictions being appealed;
- f) Juvenile adjudications of delinquency;
- g) Records that have been sealed.

Once a conditional offer of tenancy is made, a withdrawal of that conditional offer may only be based upon a conviction or convictions of murder, aggravated sexual assault, kidnapping, arson, human trafficking, sexual assault, causing or permitting a child to engage in a limited sexual act or in the simulation of such an act or crime that resulted in lifetime registration in a state sex offender registry, or production of Methamphetamine on a federally subsidized property.





F. End of Prison Term

If a conviction resulted in a prison sentence, the exclusion period will begin on the date that sentence concluded.

4. Screening for Sex Offender Registration:

- A. Pursuant to 24 C.F.R. § 5.856 and § 5.905, **Friendship Gardens** must perform criminal background checks during the application stage to determine if an applicant, or a member of an applicant's household, is subject to a lifetime registration requirement under any State sex offender registration program. Sex Offender checks must be performed in the state in which the housing is located and for states where the applicant and members of the applicant's household may have resided. As such, applicants for admission into the applicable HUD-assisted housing programs must provide a complete list of all states in which any household member has resided. Failure to accurately respond to any question during the application process is cause to deny the family admission.
- B. If the processes described above reveal an applicant's household includes an individual subject to State lifetime sex offender registration, **Friendship Gardens** must offer the family the opportunity to remove the ineligible family member from the household. If the family is unwilling to remove that individual from the household, **Friendship Gardens** must deny admission to the family.
- C. During the annual review (re-certifications) process for each tenant, it is mandatory that management perform a criminal background check to determine if a household member is under any sex offender registration program. If **it is discovered** that a household member is a registered sex offender and was subject to a lifetime registration requirement at admission and was admitted after June 25, 2001, management must immediately pursue eviction or termination of assistance for the household member.

Appendix I

Friendship Gardens Section 504 Compliance Policy on Reasonable Accommodation

Friendship Gardens is an equal opportunity housing provider and does not discriminate against applicants or tenants.

It is the **Friendship Gardens** policy to provide reasonable accommodations to residents whose disability requires a change or exception to our usual policies and/or procedures. Such accommodations are made to enable the tenant to fully use and enjoy their apartment and all public





spaces of **Friendship Gardens.** This same policy applies to all tenants who request and document/certify the need for requested structural modifications.

The procedure for tenants to request a reasonable accommodation/modification is as follows:

- 1. The tenant submits a request to the **Friendship Gardens** administration, describing the reasonable accommodation being requested.
- 2. If the tenant's disability status and/or need for the requested accommodation is not readily apparent, the tenant will be requested to sign the appropriate third party verification forms that management will mail to the verifier identified by the tenant as a third party professional who is knowledgeable about the tenant's disability related needs.
- 3. If verification occurs when the verification form is returned from the third party professional, management will notify the tenant in writing of the determination concerning the request.
- 4. The tenant may be asked to complete additional forms necessary to implement the accommodation. For example: if the tenant is requesting an assistance or service animal, he/she will need to sign the lease addendum form that describes the responsibilities of maintaining an animal on this property.
- 5. If the tenant requires the services of a live-in aide, both the tenant and the caregiver are required to sign a live-in aide agreement.
- 6. If the request for an accommodation is to be denied, or if management has any questions or concerns with the request, a representative of management will meet with the tenant to explain the reason for the concern. Alternate means of meeting the tenant's needs will be explored during this meeting.
- 7. Depending upon the circumstances of the transfer, a tenant may be obligated to pay all costs associated with the move. However, if a tenant is transferred as a reasonable accommodation due to a household members disability, then the owner must pay the costs associated with the transfer unless doing so would be an undue financial and administrative burden.

A request for a reasonable accommodation and/or structural modification may be denied if the reasonable accommodation places an undue administrative and financial burden on or would result in a fundamental alteration to the program of **Friendship Gardens**.

Appendix II

Friendship Gardens Presidential Disaster Declaration



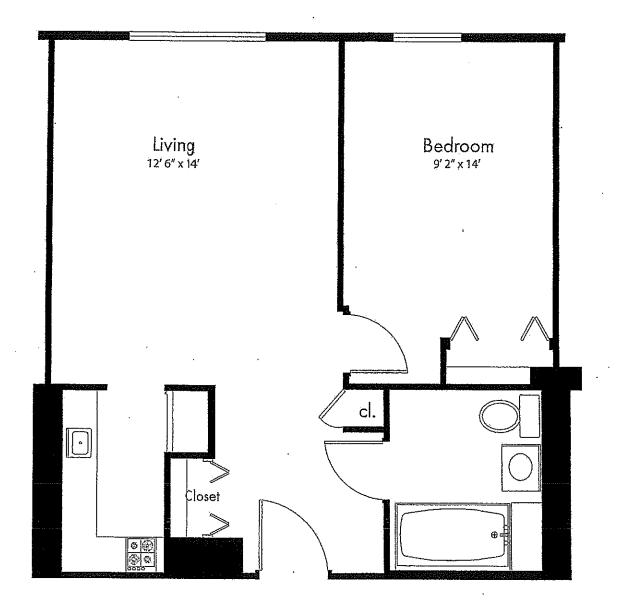


A Presidential Declared Disaster (PDD) is defined as a "major disaster or emergency declared under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (42 U.S.C. 5121 et seq.). FEMA recommends that the President declare a major disaster or emergency and coordinates all relief efforts".

All HUD-related properties in a PDD area may not be impacted. The number of properties that require special disaster assistance due to a PDD will be in addition to normal servicing of the regular portfolio.

BEDROOM - 528 SQUARE FEET

FRIENDSHIP GARDENS



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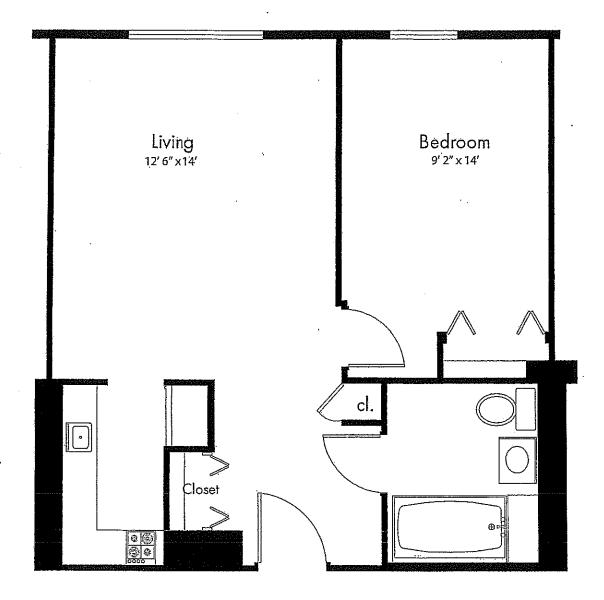


This application was downloaded from the Springpoint Senior Living website.

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HDCP 1 Bedroom - 528 Square Feet





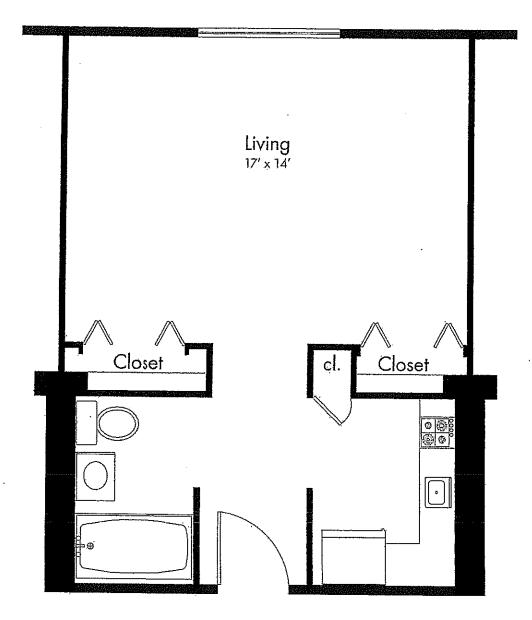
100 Friendship Gardens • Howell, NJ 07731 • 732-370-9110



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EFFICIENCY - 408 SQUARE FEET

FRIENDSHIP GARDENS



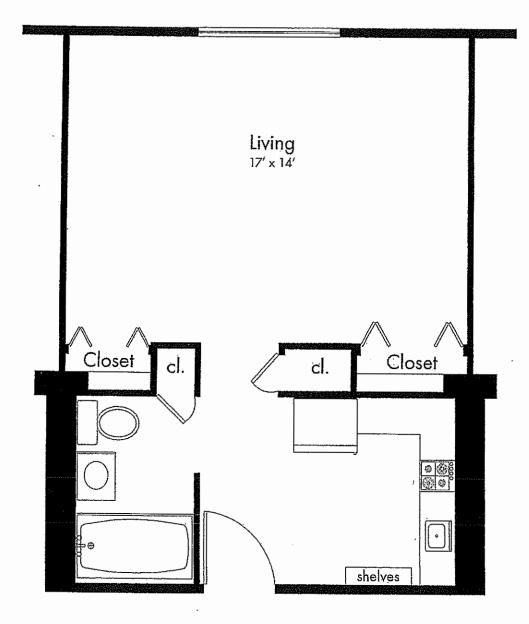
100 Friendship Gardens • Howell, NJ 07731 • 732-370-9110



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HDCP Efficiency - 408 Square Feet





100 Friendship Gardens • Howell, NJ 07731 • 732-370-9110



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