

Arlington Grove L.P.  
5547 Martin Luther King Drive, St. Louis City  
St. Louis, MO 63112  
Office Phone no.: (314)361-8663

## RESIDENT SELECTION AND QUALIFICATION CRITERIA

To assist you with your decision on your new home, we are providing a list of guidelines used to qualify applicants for residency in our communities. MBM follows specific resident selection and qualification criteria for each property it manages, which may vary from property to property based on different HUD, tax credit, state, local, or other requirements applicable to the project. You may read or review a copy of the applicable Resident Selection Plan and Qualification Criteria for this property at our office or request a copy from the manager to take with you. Nothing contained in these requirements shall constitute representation by McCormack Baron Management (MBM) that all residents and occupants currently residing in our community have met or currently meet these guidelines. Our policy is to require everyone over 18 to be a leaseholder and therefore, must be approved as a leaseholder. We make very limited exceptions. Qualification standards include but are not limited to the following criteria.

The resident selection procedure applies to all adult applicants expected to reside in the household. This also includes all persons who become members of the household during occupancy. Eligibility criteria are required elements that cannot be mitigated. In accordance with the attached documentation, screening criteria may be eligible for mitigation.

### ELIGIBILITY CRITERIA

#### I. INCOME

Maximum income limits may apply on certain units. See Appendix B for specific limits.

##### Minimum Income Requirement

- Applicants must show proof of ability to pay rent. Income will be verified on all applicants 18 years of age and older, without regard to the source of income (i.e., social security income, vouchers, or other sources of income will be considered)
- Applicants must have a combined verifiable income in an amount in accordance with current community guidelines no less than 2.5 times the non-subsidy portion of the rental rate. If an applicant has no income, a guarantor (if applicable) must be obtained, or the applicant may be conditionally denied.
- All income must be verifiable, regardless of the source of income.

#### II. Age

- The age restriction for this property is N/A

### SCREENING CRITERIA

All applicants for admission to any unit who meet the income eligibility requirements must satisfy certain screening criteria after consideration of applicable mitigating circumstances, if any, unless otherwise specified. Specific lookback periods for screening criteria will be outlined in Appendix A if applicable.

#### III. RENTAL HISTORY

The following outlines some of the criteria that may result in a conditional denial:

- Failure to provide written rental verification.
- Evictions and foreclosures within the last 5 years.
- Unpaid judgments, rent, and/or damages owed to prior landlords will result in a conditional denial.
- Misrepresentation: willful or serious misrepresentation in the application procedure for the apartment or certification process for any apartment.

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- Applicants must be in good standing with all Housing Authorities.

*Note: Rental history will be reviewed. Manager will evaluate past performance of financial obligations, including references from landlords.*

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#### **IV. CREDIT HISTORY**

The following outlines some of the criteria that may result in a conditional denial:

- Outstanding landlord debt
- Collections
- Civil judgments

*Note: Our credit reporting agency evaluates credit and rental history against indicators of future rental payment performance. An unsatisfactory finding may result in the requirement of an additional deposit, guarantor, or conditional denial. Medical collections or student loans will NOT affect your credit score calculation. No credit history will equal good credit history.*

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#### **V. CRIMINAL HISTORY AND SAFETY**

Housing providers must show that policies accurately distinguish between criminal conduct that indicates a demonstrable risk to resident safety and criminal conduct that does not. The following outlines some of the criteria that may result in a conditional denial:

- Certain criminal convictions depending on severity of crime and how recent the conviction.
- Reasonable cause to believe:
  - Any household member is currently engaging in illegal use of a drug.
  - A household member's illegal use or pattern of illegal use of a drug may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents.
- Records of disturbance of neighbors, destruction of property or other disruptive or dangerous behavior.
- Violent behavior
- Unsanitary or hazardous housekeeping

*Note: Our investigation includes criminal background screening. It is possible your application may be conditionally denied due to criminal convictions or charges. Management reserves the right to require criminal background checks at each recertification/renewal.*

## **INFORMATION**

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#### **VI. OCCUPANCY STANDARDS**

All applicants must meet the established occupancy standards. As a general policy, there should be no more than 2 persons per bedroom. The only exception to occupant limitations are households protected based on familial status (i.e., families with children) under Federal, State, and local fair housing laws. MBM will consider exceptions to the general policy based upon the size of bedrooms/units, age of children, configuration of units, physical considerations, state/local law and other relevant factors.

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#### **VII. PETS**

Pets are allowed at this community.

For communities that allow pets, the following restrictions apply:

No more than 2 pets will be allowed. Maximum weight limit is 25 pounds per pet. All pets must be approved by MBM prior to move in and current vaccination records will be required. A refundable pet deposit of \$250 and a nonrefundable pet fee of \$N/A per pet is required. Unauthorized pets are considered a violation of the resident's lease

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agreement. Lease violations will be sent immediately to the resident upon confirmation of an unauthorized pet(s). Residents are responsible for cleaning up after their pet(s). Failure to clean up pet waste is a violation of the resident's lease agreement and may result in a \$25 fine.

Further pet restrictions vary at each community. If you have pets, please see your leasing representative for more information.

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**VIII. ASSISTANCE/SERVICE ANIMALS**

A person with a disability may be permitted an assistance or service animal(s) upon completion of the MBM reasonable accommodation process. Applicants/Residents may be required to provide a statement from a medical professional, caseworker, or someone who can verify that the applicant/resident has a disability as defined in the Fair Housing Act and which verifies there is a disability-related need for the animal(s). Alternatively, applicants/residents can use MBM's accommodation verification form. The Animal Addendum must be completed, and vaccinations documented before the animal(s) moves in. Specific animal, breed, number, weight restrictions, pet rules, and pet deposits will not apply to households having a qualified service/assistance animal(s). A pet deposit and pet rent are not required for assistance/service animals.

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**IX. STUDENT RULE**

Some of the apartment homes in our community are governed by Low Income Housing Tax Credit (Tax Credit) requirements. Households consisting **entirely** of full-time students attending institutions of higher learning are not allowed to reside in Tax Credit units UNLESS they meet one of the following exceptions:

- At least one member of the household receives assistance under Title IV of the Social Security Act (i.e. payments under AFDC or TANF)
- At least one member of the household is currently enrolled in a job training program that receives assistance under the Job Training Partnership Act (JTPA) or is funded by a state or local public agency
- The head of household is a single parent of any children who are part of the household and the parent is not a dependent of another individual for tax purposes, and the children are not claimed as a dependent by someone other than the parent
- The members of the household are married and eligible to file a joint federal tax return.
- At least one household member was previously under the care and placement responsibility of the State agency responsible for administering Plan B or E of Title IV of the Social Security Act (Foster Care).

The full-time status of a student eligibility is based on the criteria used by the student's educational institution. Students who will attend an institution of higher learning on a full-time basis during each of 5 calendar months during the calendar year will not be admitted unless one of the exceptions listed above is met.

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**X. ACCESSIBILITY AND REASONABLE ACCOMODATION STATEMENT**

MBM and the Owner are committed to compliance with the Fair Housing Act, Section 504 of the Rehabilitation Act, and the American with Disabilities Act, as applicable, by making reasonable accommodations based on a request by an applicant or tenant with a disability.

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**XI. SERVICES/UTILITIES PROVIDED**

Trash Removal       Pest control       Water       Sewer       Gas       Electricity

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## **XII. FEES**

\$11 non-refundable application fee per adult household member. Certain programs have no application fee. See property staff for details.

\$250 holding fee for deposit (non-refundable after 72 hours if applicant fails to enter the lease agreement after approval of application). Refundable minus the processing fee incurred by the property for debit or credit card payment.

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## **XIII. SECURITY DEPOSIT**

1 month rent equivalent Security deposit with approved credit. No rental history deposit equal to N/A.

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## **XIV. IDENTIFICATION**

Applicants will need to present:

- a valid government issued photo identification card for each person age 18 years and older that will be living in the apartment.
- Social Security numbers will be requested from every applicant and verification of any and all social security numbers **provided** will be necessary.. The number may be verified with: Driver's license with SSN, Identification card issued by a medical insurance provider, or by an employer or trade union, Earnings statements on payroll stubs, Bank statement, Form 1099, Benefit award letter, Retirement benefit letter, Life insurance policy or Court records. In appropriate circumstances, the Company will accept approved secondary forms of identification to validate your identity.
- Proof of age may be verified with: Birth certificate, Baptismal Certificate, Valid Passport, Census document showing age, or a Naturalization certificate are required for all minors in the household.

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## **XV. GUARANTORS**

If a guarantor is allowed, he/she must meet the entire qualifying criteria as presented above. All guarantors must have a verifiable source of income in an amount no less than five (5) times the rental rate. A guarantor may be accepted for lack of rental history, lack of credit, or lack of income. The guarantor must pay an application processing fee, sign the Guarantor Addendum, reside in the United States, and may be subject to criminal screening.

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## **XVI. FAIR HOUSING STATEMENT**

MBM and the Owner are committed to compliance with all federal, state, and local fair housing laws. It is our policy to comply with all laws prohibiting discrimination, including all those that prohibit discrimination based on race, color, sex, religion, familial status, disability, national origin, marital status, ancestry, gender identity, age, pregnancy, sexual orientation, source of income or any status protected by federal, state or local law, regulation or ordinance in the leasing or management of the Units and the Residential Community.

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## **XVII. APPLICATION PROCESS**

All adult applicants (18 and over) must complete a separate application. However, married couples may complete a joint application. An application fee may be collected for each application. A unit cannot be reserved without the following items:

1. Completed and signed application agreements
2. Application fees paid

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If applicants do not meet the criteria above, they will be conditionally denied. Applicants will be notified of the conditional denial of their application in writing. All households have the right to appeal the conditional denial within 14 days. A written response will be sent to the applicant following the review with the final decision.

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**XVIII. PRIVACY POLICY**

We are dedicated to protecting the privacy of your personal information, including your Social Security Number and other identifying or sensitive personal information. Our policy and procedures are designed to help ensure that your information is kept secure, and we work to follow all federal and state laws regarding the protection of your personal information. While no one can guarantee against identity theft or the misuse of personal information, protecting the information you provide us is a high priority to our company and staff. If you ever have concerns about this issue, please feel free to share them with us.

- **How personal information is collected:** You will be asked to furnish some of your personal information when you apply to rent from us. This information will be on the rental application forms or other documents that you provide to us or to an apartment locator service, either on paper or electronically.
- **How and when information is used:** We use this information only for our business purposes involved in leasing a dwelling to you. Examples of these uses include, but are not limited to, verifying statements made on your rental application (such as your rental, credit and employment history), reviewing your lease for renewal and enforcing your lease obligations (such as to obtain payment for money you may owe us in the future).
- **How the information is protected and who has access:** We allow only authorized persons to have access to your personal information, and we keep documents and electronic records containing this information in secure areas and systems.
- **How the information is disposed of:** After we no longer need or are required to keep your personal information, we will store or destroy it in a manner designed to prevent unauthorized persons from accessing it. Our disposal methods will include shredding, destruction or obliteration of paper documents and destruction of electronic files.
- **Locator services:** If you found us through a locator service, please be aware that locator services are independent contractors and are not our employees or agents—even though they may initially process rental applications and fill out lease forms. You should require any locator services you use to furnish you their own privacy policies.

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Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

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Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

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Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

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Signature of Property Representative \_\_\_\_\_ Date \_\_\_\_\_



Arlington Grove Screening Criteria from Management Plan

Page 1:

**ARLINGTON GROVE  
MANAGEMENT PLAN**

Arlington Grove is a planned 112-unit mixed-finance and mixed-income community to be developed in St. Louis, Missouri. Arlington Grove will include 70 public housing units developed utilizing Capital Fund Recovery Competition and Replacement Housing Factor funds received by the St. Louis Housing Authority (the "**Housing Authority**") from the United States Department of Housing and Urban Development ("**HUD**") pursuant to Section 9(d) of the U.S. Housing Act of 1937, as amended, and a Mixed-Finance Amendment to Annual Contributions Contract between HUD and the Housing Authority.

This Management Plan has been developed in conjunction with the development, known as Arlington Grove, which is owned and financed by a limited partnership of which an affiliate of McCormack Baron Salazar, Inc. is the general partner, and which has appointed McCormack Baron Ragan Management Services, Inc., an affiliate of McCormack Baron Salazar, Inc., as management agent.

SECTION 1 THE PLAN DESCRIPTION

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|-----|--|---------------------|
| 1.1 | PROPERTY:  | Arlington Grove     |
| 1.2 | LOCATION:  | St. Louis, Missouri |
| 1.3 | NUMBER OF DWELLING UNITS:  | Total: 112          |
|     | Public Housing LIHTC Units<br>("ACC-Assisted Units")   | 70 (62%)            |
|     | LIHTC/HOME Units<br>("HOME Units")   | 18 (16%)            |
|     | LIHTC Only Units<br>("LIHTC Units")  | 13 (12%)            |
|     | Market Units<br>("Market Units")   | 11 (10%)            |
| 1.4 | DEFINITIONS:   |                     |
|     | Unless otherwise stated in this Management Plan (the " <b>Plan</b> "): <ul style="list-style-type: none"> <li>a. "<b>Owner</b>" shall refer to Arlington Grove Limited Partnership, a Missouri limited partnership.</li> <li>b. "<b>Agent</b>" shall refer to McCormack Baron Ragan Management Services, Inc.</li> </ul> |                     |

h. Screening Criteria and Procedures.

All applicants for admission to any dwelling units in the Property must satisfy the screening criteria set forth below after consideration (if necessary) of applicable mitigating circumstances, if any. All determinations of satisfaction by an applicant of the screening criteria set forth in paragraph 1 below, or of the adequacy of mitigating circumstances, will be made by the Agent.

1. Screening Criteria. The following screening criteria will be used only to judge an applicant's past practices relating to lease compliance and occupancy issues. Screening criteria will be publicized and made available to applicants upon request. An applicant shall not be rejected unless information available with respect to such applicant demonstrates that such applicant would be likely to interfere with other tenants in such a manner as to diminish their enjoyment of the premises by adversely affecting their health, safety or welfare or their physical environment, or that a substantial risk exists that the applicant will not fulfill its rent obligations timely. Relevant information respecting habits or practices to be considered in making such determinations are as follows:

- (a) An applicant's past performance in meeting financial obligations, especially rent, will be considered in determining if there is a substantial risk that such applicant will not fulfill its rent obligations. Factors to be considered are as follows:

(i) Prior landlord, property owner, or mortgagee nonpayment or other rental lease violation;

(ii) Material (exceeding \$250) reported delinquent consumer debt balances (excluding medical bills and student loans) within three months of date of application or written off within one year of date of application;

(iii) A history or pattern of substantial past due consumer debts (excluding medical bills and student loans) within the last 18 months with balances older than six months; and

(iv) In the case of an applicant for admission to a non-ACC Assisted Unit, taking into account other financial obligations, the monthly income of the applicant must not be less than 2.5 times the monthly rent amount, supported by verifiable income that has been in place for ninety days and expected to continue over the subsequent twelve months.

(b) Criminal record check, as allowable by law with respect to all applicants for occupancy in the Property, showing no record of past criminal activity by a household member as follows:

(i) No record of conviction for manufacturing drugs within the last ten years;

(ii) No record of conviction for distributing drugs within the last ten years;

(iii) No record of conviction for drug possession within last ten years;

(iv) No record of a conviction for a crime against a person within the last ten years;

(v) No record of a conviction for a crime against property, or for concealed weapons possession, within the last ten years; and

(vi) No record of conviction for murder, attempted murder, rape or attempted rape.



For purposes of clauses (i) - (v) above, the stated time periods shall exclude any period during which the subject applicant was incarcerated.

Before the Agent denies admission to the Property on the basis of a criminal record, the Agent shall notify the head of household of the proposed denial and shall provide the subject of the record and the head of household with a copy of the record and an opportunity to contest the accuracy and relevance of the record. If a criminal record is obtained based on a "name hit" and the putative subject of the record denies that the record applies to him or her, the subject may be required to submit to fingerprinting to verify identify as a condition of further consideration of the household's application for admission.

- (c) No credible evidence that a household member is currently engaging in illegal use of a drug, or on the basis of which the Agent has reasonable cause to believe that a household member's illegal use or pattern of illegal use of a drug may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents.
- (d) No credible evidence on the basis of which the Agent has reasonable cause to believe that a household member's abuse or pattern of abuse of alcohol may threaten the health, safety, or right to peaceful enjoyment of the premises other residents.
- (e) Declaration from head of household that no family member under 18 years of age has been convicted of a crime classifying him or her as an adult. If this declaration cannot be made as to any member, the declaration will provide consent to the release to the Agent of police information for the purpose of verifying whether any such conviction for that family member exists. If such a consent shall not be sufficient to obtain release of such information to the agent, the parent or guardian of such member shall be required to obtain and submit such information to the Agent.
- (f) Satisfactory home visit to applicant's current home by representative of Agent. Home will be inspected, after notice of at least 48 hours, for cleanliness and evidence of acceptable living standard and personal conduct using a standard form for all visits, attached hereto as Schedule I.

If the home visit is not possible because applicant lives outside the recognized metropolitan area, personal references will be checked in lieu of the home visit.

2. Mitigating Circumstances. In all instances where unfavorable information would cause an applicant family to fail to meet the screening criteria set forth above, best efforts will be made to obtain mitigating information from all available sources. Sources of information may include, but are not limited to, the applicant (by means of interview), landlord, employers, family social workers, parole officers, court records, drug treatment centers, clinics, physicians or police departments where warranted by particular circumstances and as allowable by law.

Consideration will be given to the time, nature, and extent of the applicant's conduct (including any reasonable explanation therefor) and to factors which might indicate a reasonable probability of favorable future conduct or financial prospects.

Mitigating factors to be considered include but are not limited to the following:

- (a) Negative credit information can be mitigated through third party verification, including but not limited to a creditor, of each item that (i) there has been a payment plan and a three month timely payment history on such plan; or (ii) the applicant has disputed such debt and can provide verification of such dispute.
  - (b) Record of unsuitable rental history or behavior can be mitigated if applicant can show evidence of rehabilitation or participation in rehabilitation.
  - (c) Evidence of completion of rehabilitation or verification of current rehabilitation to mitigate history of one or more family members with drug or alcohol abuse.
3. Selection. The Agent will select for admission to any Unit in the Property, each applicant approved by the Agent under the foregoing screening criteria, after consideration of mitigating circumstances if necessary, subject to unit availability, in accordance with the applicable waiting list order (and, in the case of applicants for admission to ACC-Assisted Units, subject to any ranking preference) and to final verification of income and other eligibility requirements described above.

When an applicant is selected for admission, the applicant shall be notified of the approximate date of occupancy, insofar as that date can be reasonably determined.

4. Rejection. An applicant shall be rejected for admission to a unit if (i) the applicant fails to meet applicable income or eligibility criteria, or (ii) the Agent determines that the applicant fails to meet the screening criteria set forth above, after consideration of mitigating circumstances.

The Agent will promptly notify a rejected applicant in writing of its rejection, stating the reason therefor and advising the applicant of his or her right to request a meeting, within fourteen (14) days, with a representative of the Agent other than the individual who made the initial determination. If the applicant requests such a meeting, the Agent will give the applicant a final decision, in writing, within five (5) days following the applicant's meeting with the Agent's representative.

**APPENDIX – B: HUD-Published Income Limits\***

\*The limits shown below represent those published by HUD for the predominant housing program at **Arlington Grove L.P.** and may vary to some degree depending on unit availability and applicable housing program.

		# of people in household							
Income Limit	AMI	1	2	3	4	5	6	7	8
50 % TaxCr Income Limit	50	\$33,250	\$38,000	\$42,750	\$47,450	\$51,250	\$55,050	\$58,850	\$62,650
60 % TaxCr Income Limit	60	\$39,900	\$45,600	\$51,300	\$56,940	\$61,500	\$66,060	\$70,620	\$75,180
50 % Home Income Limit	50	\$33,250	\$38,000	\$42,750	\$47,450	\$51,250	\$55,050	\$58,850	\$62,650
60 % Home Income Limit	60	\$39,900	\$45,600	\$51,300	\$56,940	\$61,500	\$66,060	\$70,620	\$75,180