

BRANFORD TOWNE HOUSES COOPERATIVE

MEMBER SELECTION PLAN

Unlike other forms of housing where you have no control over who may become your next-door neighbor, in a housing cooperative every new member must first meet criteria for membership. Criteria for membership are established by the board of directors, in accordance with Local, State and Federal laws and are consistently applied for all new applicants; which will be modified from time to time to accommodate changes in the law.

While the cooperative has no interest in discriminating against any group of people, we are interested in approving for membership only those people who will be responsible members of the community. The following is the Membership Selection Plan approved for Branford Towne Houses Cooperative:

I. FAIR HOUSING STATEMENT

Branford Towne Houses Cooperative, its employees, and its agent will provide equal and fair treatment to all persons, regardless of race, color, creed, religion, familial status, age, sex, sexual orientation and gender identity or expression, handicap or national origin in the providing of housing and housing services. The property, its employees and agents will not knowingly violate any applicable Federal, State or local fair housing, civil rights, or any equal opportunity requirements. The Property, its employees and agents will also abide by the Fair Housing Act and all its amendments and Section 504 of the Rehabilitation Act of 1973 as amended (24 CFR, Part 8, 6/22/88).

II. ELIGIBILITY REQUIRMENTS

A. The Member and Co-member must disclose SSN's for all adult family members 18 years of age and older Applicants MUST provide documentation of SSNs. Adequate documentation means a social security card issued by the Social Security Administration or the most recent tax returns.

III. INCOME LIMITS

A. Minimum annual household incomes are based on the number of bedrooms in a unit. Eligible applicants for a one bedroom must have income equal to or above \$16,000, two bedroom \$18,000 and for a three bedroom \$20,000.

IV. APPLICATION PROCEDURES

A. APPLICATION PACKET

Each household needs to fill out an application package. A complete application package will include:

1. A complete signed Cooperative Application.
2. A copy of the Picture ID's for all adult (over age 18) applicants.

3. Social Security Cards for all persons listed on the application that are 18 years of age or older.
4. Payment of the nonrefundable \$100 credit/criminal report fee by money order. A credit and criminal report will be performed for each person applying as member and co member. A criminal report will be done for each person over 18 that is listed as an occupant. Applications will not be accepted without the fee.

B. APPLICATION INTAKE

1. Each application will be time and date stamped and signed by the person taking the application.

C. APPLICATION PROCESSING

1. The Site staff will verify the application information. A credit check, criminal check, income verification and up to 2 years of residency will be verified.

2. Insufficient/ Inaccurate Information

In the event we are unable to collect and verify all the applicant's information they will first be notified by telephone. A letter indicating the information needed will be sent to the address listed on the application if we are unable to contact them by phone. They will be given 10 days to comply with this letter. Failure to respond within the allotted time will result in the application for membership being placed in the denied file. Applicants refusing to cooperate fully with the application process and/or discovery of false information given by the applicant on the applications will result in a denial. If at any time we find that an applicant has falsified their application or has given us false information we will deny the application. If we discover after the applicant has moved in that they falsified their application, and such falsification would have made them ineligible for membership in the Cooperative, the Cooperative will seek the appropriate action for the termination of their membership. If the applicant refuses to cooperate fully with the application process or if it is the decision of the Board of Directors that an applicant intentionally falsified information, the applicant will be denied. Subject to limitations imposed by State and Federal Law.

V. APPLICANT SCREENING

Membership selection criteria may relate to the ability of the applicant to fulfill occupancy agreement obligations and may not automatically deny tenancy to a particular group or category of otherwise eligible applicants. In determining whether the applicant will be selected various criteria, as listed below, along with any related explanations offered by the applicant concerning the facts involved, including changes in circumstances will be considered. Co-signers will not be allowed.

Rejection of the applicant may be based on one or more of the following criteria:

A. Insufficient/ Inaccurate Information

B. Credit & Financial Standing

1. Applications will be denied if it is determined that the applicant has a history of poor debt payment. The application will be reviewed to consider whether the applicant has a satisfactory history of meeting financial obligations. The Member and Co-Member must have an acceptable credit history or the application will be rejected. Applicants that have filed bankruptcy cannot be denied solely for that reason. Applicants will not be denied residency because they do not have a credit history. Poor debt payment will be defined as: Civil Judgments that occurred within the last five years unless they are medical. If an applicant has established a payment plan with a creditor on a judgment that is not from a landlord and can prove they have been making payments an exception may be made.
2. Poor payment history shown on five or more non-medical accounts. All electric company collections must be paid in full and an applicant must show proof that they are able to get the electric service turned on in their name.

C. Landlord History

Residency will be verified for up to 2 years prior to application. At any time during that period an applicant lived with a parent or relative they must provide a written statement from that person verifying that the dates of residency and the amount paid for rent, if any. An applicant will be denied if any verification shows that:

1. They were ever evicted or turned over to an attorney for possession, even if the suit was later dropped.
2. They still owe money to a previous landlord.
3. They damaged the property in any way.
4. They have made three (3) or more late rent or mortgage payments in the last 12 months.
5. If a previous landlord verifies, they had Poor housekeeping habits.
6. If they violated the lease agreement or rules and regulations in any way or disturbed the peace of others.

D. Criminal History

It is the intent of the Member Selection Policy in relationship to considering the criminal conviction of an applicant or a member of the applicant's family who will be a member of the household to protect the safety of members and their property.

The consideration of a person's criminal background does not consider any history of arrest, only criminal convictions.

The policy does consider the nature and severity of an individual's conviction.

The policy does take into account the amount of time that has passed since the criminal conduct occurred.

Applicants will be rejected if the following criminal conviction history appears on a criminal background report and involves the applicant and/or a proposed occupant.

1. Convictions for murder, criminal sexual conduct, felonious assault, felony home invasion;
2. Drug convictions involving the manufacture and/or sale of drugs;
3. Any felony conviction within 20 years of conviction except as listed above in 1. and/or 2;
4. Misdemeanors - three or more convictions in the last 10 years, or any drug conviction;
5. A household in which any member is currently engaged in illegal use of drugs or for which the owner has reasonable cause to believe that a member's illegal use or pattern of illegal use of a drug may interfere with the health, safety, and right to peaceable enjoyment of the property by other residents;
6. Any household member who is subject to a state sex offender lifetime registration requirement; and
7. Any household member if there is reasonable cause to believe that member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety, and right to peaceful enjoyment of other residents.

Individual Assessments - In evaluating the applicant, the Cooperative will consider relevant mitigating information including: (1) the facts or circumstances surrounding the criminal conduct, (2) the age of the individual at the time the conduct occurred, (3) evidence the individual has maintained a good tenant history before and after the conviction or conduct, and (4) evidence of rehabilitation efforts.

E. Occupancy Standards

The unit applied for must have enough room space to accommodate the applicant's household and avoid overcrowding. Occupancy should not exceed 2 persons per bedroom plus one additional occupant.

VI. REJECTION PROCEDURES

A. Rejecting the Applicant

Each rejected applicant will be notified promptly in a written letter stipulating the reasons for rejection. The letter will advise the applicant that they may, within 14 days of receipt of the notice; (excluding weekends and designated federal holidays) respond in writing or request to meet with Management to discuss the letter. The letter shall also inform the applicant that responding to the letter does not preclude the applicant from exercising other avenues available if they believe discrimination on the basis of race, color, creed, religion, sex, national origin, marital status, age or handicap was a factor in their rejection. If after meeting with management, the applicant wants to appeal the decision to the Board of Directors they may request such an appeal in writing.

B. Appeal to the Board of Directors

A review of the applicant's application file will be scheduled at the next Board of Director's meeting. At the meeting the contents of the applicant's file will be discussed with respect to the information forming the basis of the rejection. The applicant may submit a written statement for the file. The Board of Directors will inform the applicant within 5 days (excluding weekends and federal holidays) after the date of the review of their decision. If the Board of Directors reverses the rejection of the applicant, the applicant shall be placed on the appropriate waiting list according to the date of the original application was received.

VII. MEMBERSHIP PURCHASE/ MOVE-IN

Membership in the Cooperative provides many rights and privileges; however members must agree to comply with all the rules and regulations of the Cooperative. The Cooperative's Board of Directors may change these rules and regulations at any time.