TENANT SELECTION PLAN
For S.L. Nusbaum Realty Co. Managed Communities

PROPERTY INFORMATION

Property Name	The Fred
Property Management Company	S.L. Nusbaum Realty Co.
Property Contact Name	Claudia Foster
Address	402 Harlan Way
City, State, Zip	Frederick, MD
Phone	301-732-6522
Fax	301-360-5525

SLN and The Fred (aka Waverly View) shall be referred to (as applicable) collectively and individually as the "Property."

Project Type

This community consists of 240 units and is a Section 42, Low Income Housing Tax Credit Property. Please see below for additional information on program eligibility.

Population Type

This community is open to any qualifying individual or family and is not limited specifically to any particular age group. In order to qualify for non-market rate units under the Section 42 program, applicants must meet basic non-market rate program requirements concerning familial status. These requirements are outlined below:

A *Family i*s:
Either a single person or a group of persons, including:

- A household with or without children. A child who is temporarily away from home due to placement in foster care or any similar reasons is considered as a member of the family.
- A displaced family, which is a family in which each member or the sole member is a person displaced by governmental action, or whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized by federal disaster relief laws.
- A remaining member of a tenant family is a family member of an assisted tenant family who remains in a unit when other members of the family have left the unit.
- A single person.

PURPOSE OF THE TENANT SELECTION PLAN

The Tenant Selection Plan helps to ensure that residents are selected for occupancy in accordance with all federal, state, and local requirements, as well as established management policies.

Please contact the management office if you need help understanding this document. (Contacte por favor la oficina de gestión si usted necesita ayuda a comprender este documento.)

NONDISCRIMINATION AND FAIR HOUSING POLICIES

Nondiscrimination

It is the policy of the Property to comply fully with all federal, state and local fair housing laws. The Property does not and will not discriminate on the basis of race, color, religion, sex, handicap/disability, familial status, age (except as required by State or Federal law), elderliness, national origin, ancestry, sexual orientation, gender expression or identity, source of income, marital status, citizenship/immigration status, personal appearance, political opinion/affiliation, occupation, family responsibility, and/or any other status protected by applicable federal, state, or local law (including the Maryland Fair Housing Act and the Frederick County Code).

Fair Housing

The Fair Housing Act, including the 1988 Fair Housing Amendments Act, prohibits discrimination in housing and housing related transactions based on race, color, religion, sex, national origin, disability, and familial status. It is the policy of the Property to comply with the applicable sections of both the Fair Housing Act and the 1988 Fair Housing Amendments Act. As noted above, it is further the policy of the Property to comply with all applicable federal, state, or local fair housing laws.

Title VI of the Civil Rights Act of 1964

The Property complies with Title VI of the Civil Rights Act of 1964 which prohibits discrimination based on race, color, or national origin in any program or activity receiving federal financial assistance from HUD.

Section 504 of The Rehabilitation Act

To the extent required under the law, the Property complies with Section 504 of the Rehabilitation Act of 1973 which prohibits discrimination, based on the presence of a disability in all programs or activities operated by recipients of federal financial assistance.

Although Section 504 protections often overlap with the disability discrimination prohibitions included in the Fair Housing Act, Section 504 differs in that it imposes broader affirmative obligations to make programs, as a whole, accessible to persons with disabilities.

Reasonable Accommodations and Modifications

In accordance with the applicable federal, state, and local fair housing laws and regulations, the Property will make reasonable accommodations or modifications for individuals with disabilities (applicants or residents) unless these accommodations or modifications would change the fundamental nature of the community or result in undue financial and administrative burden.

In order to request a reasonable accommodation or modification, the Property encourages applicants (and residents) to complete the appropriate request form available at the Management Office. Form is strongly encouraged, but not required. In instances when a form is not completed, applicant and/or residents must be clear in their request for an accommodation and/or modification. These requests will be initially reviewed by the Property Manager, and, if necessary, reviewed by the Regional Manager and/or corporate office. If additional information is necessary to consider the request, the Property will contact the applicant regarding the additional information required. It is the policy of the Property to expeditiously review and respond to these requests. Management will respond to all requests within ten (10) business days. The Property will hold any applicable units until the request determination is finalized and communicated in writing to the applicant. In the event of a denial of a request for reasonable accommodation, the applicant will have eight business days from the written communication of the denial to challenge the decision before the unit can be rented to another qualified applicant.

For additional information about requesting a reasonable accommodation or modification, please contact the Management Office.

Availability of Assistance for Persons with Limited English Proficiency

Executive Order 13166, "Improving Access to Services for Persons with Limited English Proficiency," requires certain housing providers to develop and implement a system to provide housing assistance so persons with Limited English Proficiency ("LEP") can have meaningful access to assisted housing opportunities. Where applicable, the Property, as necessary and required, will provide for such meaningful access consistent with this, as long as it does not unduly burden the fundamental mission of the property. The Property will work to ensure that people who apply for and/or qualify for housing assistance are provided meaningful access to HUD programs.

Violence Against Women Act (VAWA)

The Property understands that, regardless of whether state or local laws protect victims of domestic violence, dating violence, sexual assault, or stalking, people who have been victims of violence have certain protections provided through the VAWA and its subsequent reauthorizations.

VAWA, as amended from time to time, may provide protections to families applying for or receiving rental assistance payments under the Project-Based Section 8 program or housing/rental assistance under similar programs. The law protects victims of domestic violence, dating violence, stalking, and sexual assault as well as an affiliated individual of such victim generally, from being denied housing assistance or being evicted as a result of an incident of, or

because of criminal activity directly relating to, domestic violence, dating violence, stalking, or sexual assault that is reported and confirmed.

Under the law, the following protections apply to applicants:

1. The Property shall not deny an application for admission or rental assistance on the basis of applicant's status as a victim of domestic violence, dating violence, stalking, or sexual assault if the applicant otherwise qualifies for admission or assistance.

2. The Property shall not deny a prospective resident's application for admission or rental assistance on the basis of criminal activity directly related to domestic violence, dating violence, stalking, or sexual assault engaged in by a member of a prospective resident's household or any guest or other person where the prospective resident is the victim of such criminal activity. However, notwithstanding the protections under VAWA, if the claimed victim of such domestic violence, dating violence or stalking poses "an actual and imminent threat to other residents or those employed at or providing service to the property," his or her application for housing may still be rejected. Of paramount consideration within VAWA is that the Property and its Management will not hold the claimed victim to a more demanding standard than other applicants or residents.

3. The Property may request in writing that the victim, or a household member on the victim's behalf, certify that the individual is a victim of abuse and that the Certification of Domestic Violence, Dating Violence or Stalking, Form HUD-91066, or other documentation as noted on the certification form, be completed and submitted within fourteen (14) business days, or an agreed upon extension date, to receive protection under VAWA. Failure to provide the certification or other supporting documentation within the specified timeframe may result in a decision to reject the application.

4. Alternatively, or in addition to submitting HUD-91066, the Property may accept the following as verification from the claimed victim:

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

    b. Documentation signed and attested to by a professional (employee, agent or volunteer of a victim service provider, an attorney, medical personnel, etc.) from whom the victim has sought assistance in addressing domestic violence, dating violence or stalking or the effects of the abuse. The signatory must attest under penalty of perjury (28 U.S.C. §1746) as to his or her belief that the incident in question represents bona fide abuse, and the victim of domestic violence, dating violence or stalking has signed or attested to the documentation.

5. The Property will make reasonable attempts to work with the claimed victim to mitigate the risk of disclosing information to a request for protection under VAWA to the alleged abuser, including making acceptable delivery arrangements, such as inviting the claimed victim into the management office to pick up the certification form or making other discreet arrangements.

The identity of the victim and all information provided to owner/agent relating to the incident(s) of abuse covered under the VAWA will be retained in confidence. The HUD Form 91066 provides notice to the applicant of the confidentiality of the form and the limits thereof. Management will retain all documentation relating to an individual's domestic violence, dating violence or stalking in a separate file that is kept in a separate secure location from other applicant and resident files.

If any applicant (or resident) wishes to exercise the protections provided under VAWA, he/she should contact the Management Office immediately. The Property will **not** assume that any act is a result of abuse covered under VAWA. In order to receive the protections outlined in VAWA, the applicant (or resident) must specify that he/she wishes to exercise these protections.

GENERAL PROGRAM ELIGIBILITY INFORMATION

Based on applicable federal, state, and/or local regulations, the Property may admit applicants pursuant to the federal, state, or locally-administered housing program(s), provided the applicant(s) meets the eligibility requirements established by the program. In the selection of applicants for admission to non-market rate units, eligibility criteria have been established in accordance with HUD guidelines. The following eligibility standards will be applied, as required, in accordance with HUD and other applicable federal, state, and/or local requirements:

- The program participant's household's annual income must not exceed program income limits as of the date of move-in;
- The Head-of-Household ("HOH"), co-Head-of-Household, the spouse, and all adults (18 years of age and older) must sign an Authorization for Release of Information (HUD Forms 9887 and 9887A) (for participation in any federally-administered program) and any Property created verification documents prior to receiving assistance and annually thereafter;
- The unit for which the household is applying must be the household's only residence;
- An applicant must agree to pay the rent required by the program under which the applicant will receive assistance;
- For units receiving HUD rental assistance only (e.g., Section 8), only U.S. citizens or eligible non-citizens may receive assistance under that program. Citizenship or immigration status is not an eligibility requirement for Section 42 (LIHTC) units (*See additional information below*);
- Applicants who claim eligible status for a program must disclose Social Security Numbers for all household members and provided proof of the numbers reported (*See additional information below*);
- The household size must be appropriate for the available units (*See additional information below*); and
- All information reported by the household is subject to verification.

STUDENT STATUS INFORMATION

A household where all members are full-time students is ineligible for residency unless the household falls in any one of these exceptions.

- All members are married and entitled to file a join tax return.
- The household is comprised of a single parent(s) with minor children where neither the parent nor at least one child is claimed as dependents on someone else's tax return other than the absent parent of the children.
- The household receives Temporary Assistance to needy Families (TANF).
- The student participates in a program receiving assistance under the Job Training Partnership Act, Workforce Investment Act, or similar federal, state or local program.
- The student was previously in foster care.
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INCOME LIMITS AND RESTRICTIONS

Minimum rent to income ratio shall be 40%. For an applicant who pays rent with the assistance of an income-based housing subsidy (including a Housing Choice Voucher), the 40% ratio will be applied only to the tenant paid portion of the rent and will not be applied to the full contract rent.

Note- Reliance on a state or federal housing voucher or any other lawful source of income will never be grounds for denial of an application. Except as authorized by federal law (including Section 42 maximum income limits described below, which apply to all applicants), the Property will not refuse to rent to an applicant with an income-based housing subsidy on the basis of the applicant's income, credit score or lack of a credit score, or adverse credit history arising during a confirmed period when the applicant did not have the subsidy. Consistent with Section 42(h)(6)(B)(iv) of the Internal Revenue Code, the Property will not refuse to lease to a holder of a Section 8 voucher because of the applicant's status as a voucher holder.

Maximum Income: (Limits available by contacting the leasing office)

240 Units	60%AMI

OCCUPANCY STANDARDS

Occupancy standards serve to prevent the over-utilization or under-utilization of units that can result in an inefficient use of housing funding. The following standards will determine the number of bedrooms required to accommodate a family of a given size, except that such standards may be waived when a vacancy problem exists and it is necessary to achieve or maintain full occupancy. In selecting a unit size for the applicant(s), the Property's occupancy standards, and any waivers thereof, must comply with federal, state, and local fair housing and civil rights laws, landlord-tenant laws, zoning laws, and applicable HUD Occupancy guidelines from time to time in effect.

Number of Bedrooms (No Den)	Minimum No. of Persons	Maximum No. of Persons
1	1	2
2	1	4
3	2	6

Notwithstanding anything to the contrary, if during the term of any lease, a child is born or adopted by the resident, and as a result of such birth or adoption, the occupancy standard established above shall be violated, the resident shall not be required by the Property/Management to move or transfer to a larger unit in order to comply with the occupancy standard until the conclusion of the term of the then-existing lease; provided that the resident shall at all times satisfy all other obligations under the lease, rules, and regulations applicable to the leased unit, including but not limited to any interim notification requirements.

RESIDENT SCREENING CRITERIA

The Property currently utilizes the following Resident Selection Criteria to determine if applicants are qualified to become residents at our apartment communities. (Note: Because laws change frequently, and because we conduct appropriately individualized assessment, we reserve the right to modify or deviate from these general guidelines where appropriate and where required or allowed by law.)

Present and Past Employment & Income Verification

SLN requires verification of all lawful sources of income and funds. Employed applicants generally may provide four (4) recent paystubs; applicants with other lawful sources of income (e.g., benefits, child support, voucher or other subsidy, self-employment, or assets) may provide alternative documentation. For Section 42 units, all income and assets will be verified and documented as required by Section 42. The attached Income Verification is also used to verify.

Income Verification – please see attached. Verification requirements will be applied consistently to all lawful sources of income, subject to Section 42 program requirements and reasonable accommodations.

Confirmation of all information provided by applicant is required.

Please note, the Property will conduct employment and income verifications prior to move-in for all applicants. Additionally, if an applicant or tenant is or will be participating in a rental assistance program, then depending on the program, the Property may be required to (a) report the tenant/applicants income information to HUD or the applicable state governmental housing agency and/or (b) re-verify the tenant/applicants household income, assets, expenses and deduction on an annual basis.

Present and Past Credit Reports

A credit report and credit-related risk assessment will be processed on each applicant and prospective household member age 18 or over by a third-party vendor utilizing a nondiscriminatory risk assessment algorithm. The credit-related risk analysis may be based on various factors, such as credit, accounts, FICO score, rental history, rent-to-funds/income, debt-to-funds/income, liens, and/or bankruptcies.

a) A valid, unexpired state or government photo identification and SSN are generally required for credit, background, and rental history screening purposes. Unless required by law, SLN does not utilize these documents for any purposes related to citizenship and/or immigration status.
b) Any applicant unable to provide a valid SSN must provide a valid Tax Identification Number ("ITIN"). The applicant must have acceptable photo identification to match the SSN or Tax Identification Number. In the event that an applicant does not have a valid, unexpired driver's license or other government issued ID, acceptable alternative forms of identification to match a SSN or ITIN will include (but not necessarily be limited to) a valid and unexpired 1) Permanent Resident Card (Form I-551), 2) Employment Authorization Card (Form I-766), 3) U.S. Passport, 4) Foreign Passport, 5) U.S. Visa Stamp, and/or 6) consular identification card. If an applicant is attempting to present another form of ID to match a SSN or ITIN, the Regional Property Manager must be contacted for further guidance.
c) For an applicant who does not pay rent with an income-based housing subsidy, the absence of a credit file may result in additional rental and income verification or another lawful, consistently applied condition, such as guarantor or an additional security deposit. Any security deposit, including any additional deposit, will not exceed the equivalent of one (1) month's rent per dwelling unit, except as otherwise permitted by Maryland Real Property § 8-203. For an applicant who pays rent with an income-based housing subsidy, the absence of a credit file or credit score will not be a basis for denial or additional conditions.
d) An unsatisfactory credit report and/or credit-related risk analysis can disqualify an applicant from renting an apartment home at this community. An unsatisfactory credit report and/or credit-related risk analysis generally includes reports that reflect significant issues with past or current bad debts, late payments or unpaid bills, liens, open rental judgments or open Chapter 7 bankruptcies.
For an applicant who pays rent with an income-based housing subsidy, SLN will not deny the application or impose additional conditions based on the applicant's credit score, lack of a credit score, or adverse credit history arising during a period when the applicant did not have the subsidy. That period may be confirmed by the applicant, voucher paperwork, documents from a public housing authority, or a public housing authority's response to SLN; SLN will not require a public housing authority to verify those dates.
e) If an applicant is rejected for poor credit history and/or credit-related risk analysis (or required to meet additional conditions such as an increased security deposit) the applicant will be given the name, address and telephone number of the credit-reporting agency that provided the credit report, as required by the FCRA. An applicant rejected for unsatisfactory credit and/or credit-related risk analysis or required to meet additional conditions is encouraged to obtain a copy of the credit report from the credit-reporting agency, correct any erroneous information that may be on the report, and re-submit an application to this community.
f) The content of any credit reports will not be released from management except as allowed/required by law.
g) Any applicant rejected or required to meet additional conditions on the basis of credit history/risk analysis whose credit was harmed as a result of being a victim of domestic

abuse may provide additional information. SLN will complete an individualized assessment considering information provided by the applicant from a court, attorney, sexual or domestic violence support agency, or related source. Any applicant who would like an individualized assessment based on their credit being harmed as a victim of domestic abuse should contact SLN by calling 866.856.8792
h) Additionally, if the applicant would like any additional information considered by SLN as part of an individualized assessment, he/she should call 866.856.8792.

Notwithstanding the information above, if a tenant or applicant participates or will be participating in a rental/assistance program which will provide the Property with the ability to recover for any economic losses related to the tenancy, then the Property will waive the credit report requirements and/or standards.

Present and Past Rental History

Confirmation of good rental history for the last 12 months is generally required. In the event an applicant has not rented in the last 12 months, then history of good rental history over the longest period of rental during the three years preceding the application may also be considered. Confirmation of rental history is generally in the form of an Applicant Rental History Check questionnaire completed by the applicant's current or former landlord. An affirmative answer to any questions one through six on the Applicant Rental History Check will generally result in denial of the rental application. Applicants with housing judgments will generally be required to demonstrate that the judgments have been satisfied. Prospects with unpaid housing judgments, or who owe funds to an SLN managed community, are generally not eligible to rent at any SLN managed community. Applicants with paid rental judgments are typically eligible to rent.

Notwithstanding the information above, to the extent that the present or past rental history is negative due to unpaid rent or money owed, the Property will not hold this against applicants who are or will be participating in a rental/assistance program which provides the Property with the ability to recover any economic losses related to the impending tenancy. For an applicant who pays rent with an income-based housing subsidy, SLN will not deny the application based on a housing judgment, collection, or amount owed to the extent doing so would rely on credit history Maryland law prohibits SLN from considering; SLN may consider landlord references and history of lease violations, unpaid utilities, nuisance, or property damage only in a commercially reasonable and nondiscriminatory manner. Applicants who are denied based on rental history may demonstrate that a rental reference is inaccurate.

Criminal Background Checks

This Property is subject to the Maryland Fair Chance Housing Act. SLN screens each person age 18 or older who applies or is proposed to reside in the unit (an "adult prospective resident") individually, under the same standards, and at the same stage of the leasing process. SLN does not conduct criminal history records checks on minor household members. Except for the limited pre-offer inquiries described below, SLN will not ask about criminal history, ask whether an applicant has been accused of or charged with a crime, or obtain a criminal history records check until the household has satisfied all non-criminal eligibility criteria and SLN has extended

a written conditional offer. Arrests, charges, pending accusations, non-conviction records, and expunged or otherwise legally inoperative records will not be considered.

a) Notice Before Application Fee: Before accepting an application fee, SLN will provide each prospective tenant written notice regarding the use of a criminal history records check, including a statement that convictions identified in Real Property §§ 8-2A-05 and 8-2A-06 may be considered only after SLN extends a conditional offer, and explaining the prospective tenant's ability to provide evidence of inaccuracies in the records, rehabilitation, and other mitigating factors. SLN will also notify each prospective tenant that an individualized assessment will be conducted.

b) Permitted Inquiries Before a Conditional Offer: Before a conditional offer, SLN may ask only whether the applicant: (i) for a unit in federally assisted housing, has been convicted of manufacturing, distributing, dispensing, or producing methamphetamine on the premises of federally assisted housing; (ii) has been convicted of a sexual offense under Title 3, Subtitle 3 of the Maryland Criminal Law Article; (iii) has been convicted of child pornography under Criminal Law § 11-207; (iv) has been convicted of first- or second-degree murder; (v) has been convicted of human trafficking under Criminal Law § 3-1102; (vi) is subject to a lifetime registration requirement under a state sex offender registration program, or has ever been subject to a registration requirement under a state or federal sex offender registration program; or (vii) has been convicted in another state or federal court of a crime with the same elements as any of the foregoing. An application may be denied on these grounds, subject to the individualized assessment described below.

c) Review After a Conditional Offer: After extending a written conditional offer, SLN may obtain a criminal history records check and may consider as potential grounds for withdrawal of the offer only: (i) a felony conviction under the Maryland Criminal Law Article that occurred within five (5) years immediately preceding the rental application; (ii) a conviction in another state or federal court of a crime with the same elements as a Maryland felony that occurred within five (5) years immediately preceding the rental application; or (iii) a conviction in one of the pre-offer categories above that the applicant did not disclose when asked. SLN will not withdraw a conditional offer based on a misdemeanor conviction or any conviction outside these categories.

d) Standard for Withdrawal: A permitted conviction will not result in automatic denial. SLN may withdraw a conditional offer based on a criminal history records check only if SLN determines, after an individualized assessment, that withdrawal is necessary to fulfill a substantial, legitimate, and nondiscriminatory interest. The applicant may provide, and SLN will consider, evidence of inaccuracies in the records, rehabilitation, and other mitigating factors.

e) Individualized Assessment Factors: SLN's assessment will consider the nature and severity of the offense; the applicant's age at the time of the offense; the time elapsed since the offense; information regarding rehabilitation and good conduct since the offense; the degree to which the offense, if it reoccurred, would negatively impact the

safety of other tenants or the property; whether the offense occurred on property rented or leased by the applicant; and any disability-related reasonable accommodation request.

f) Notice of Withdrawal and Reassessment: If SLN withdraws a conditional offer, SLN will give the applicant written notice stating the specific reason for the withdrawal and explaining that the applicant may request a reassessment by providing written evidence, signed under penalty of perjury, demonstrating inaccuracies in the records, rehabilitation, or other mitigating factors. Where a consumer report contributed to the decision, SLN will also provide the notice required by the Fair Credit Reporting Act.

g) Access to Information: Within 30 days after the notice of withdrawal, the applicant may request a copy of all information SLN relied on in considering the applicant, including criminal history records. SLN will provide the requested information within 10 days after receiving a timely request.

h) Sex Offender Registrants: Applicants subject to a lifetime registration requirement under a state sex offender registration program, or who have ever been subject to a state or federal sex offender registration requirement, may be denied, subject to the individualized assessment described above.

i) Additional Information: The applicant may share any additional information he/she would like considered as part of the individualized assessment by calling SLN at 866.856.8792.

j) An applicant whose conditional offer is withdrawn based in whole or in part on criminal history is encouraged to obtain a copy of the background check report from the reporting agency and correct any erroneous information, in addition to the reassessment and records-request rights described above.

k) SLN is committed to comply with the Fair Housing Act, the Maryland Fair Housing Act, the Maryland Fair Chance Housing Act, and other applicable fair housing laws.

l) Federally Assisted Units and Drug/Alcohol Use: Where a mandatory federal admission prohibition applies to a particular unit or assistance program (for example, a project-based voucher), SLN will apply it only to the extent required and in a manner consistent with the Maryland Fair Chance Housing Act. SLN will not require any applicant to submit to a drug or alcohol test or to consent to the release of information from a substance-use-disorder prevention or treatment program. A substance-use disorder, alcohol use, lawful treatment, or recovery status will not by itself disqualify an applicant.

Misrepresentation

A knowing and material misrepresentation or omission concerning information lawfully requested and relevant to eligibility may result in denial. SLN will not treat an applicant's refusal to provide information that SLN is prohibited from requesting as misrepresentation.

Disqualification

If it is determined that any occupant who is expected to reside in the apartment falls within any one of the preceding categories, the applicant may be disapproved for admission. Should an applicant have a question about the Property's Resident Selection Criteria, or any questions about the selection process, he/she should contact the Community Manager.

APPLICATION PROCESS

Management adheres to all federal, state and local fair housing laws, including those which prohibit discrimination based on race, color, religion, sex, handicap/disability, familial status, age (except as required by State or Federal law), elderliness, national origin, ancestry, sexual orientation, gender expression or identity, source of income, marital status, citizenship/immigration status, personal appearance, political opinion/affiliation, occupation, family responsibility, and/or any other status protected by applicable law. S.L. Nusbaum Realty Co. utilizes the Resident Selection Criteria to determine if applicants are qualified to become residents at our apartment communities. The company is an equal opportunity housing provider and complies with all federal, state and local laws.

Rental applications are evaluated with OneSite software, which evaluates the credit report of the prospect against criteria, customized for each specific community. Any negative responses such as unpaid judgments, delinquencies or bankruptcies may affect the approval of the applicant, except that screening criteria will be configured so that applicants with an income-based housing subsidy are not denied on grounds prohibited by Maryland law, and criminal history will not be screened until after a conditional offer.

Applicants with Disabilities and Reasonable Accommodations

The Property will make reasonable accommodations in community policies, processes, and/or procedures for all applicants with disabilities (as defined in applicable federal, state, or local law) who require such changes to have equal access to any aspect of the application process (e.g. providing alternative methods of application in-take) or to the development and its programs and services.

Application Requirements

The following shall be application requirements for all community units, except where otherwise noted.

1. A written application will be taken for all units.
2. A credit report will be ordered, and rental history and household income and assets will be verified, for all household members 18 years of age and older before a conditional offer, in accordance with the criteria described in this document. With respect to criminal history only, before a conditional offer SLN may inquire only about the limited categories of convictions and sex offender registration permitted by Real Property § 8-2A-05, including a check of state sex offender registration programs. If the household meets all non-criminal criteria (including credit, rental history, and verification of household income and assets), SLN will extend a written conditional offer, after which a

criminal history records check may be ordered for each adult prospective resident as described above.

3. The Property will verify and assess applicant(s) prior rental history based on information consistent with that described in this document.
4. The following actions will also be taken with regard to applicants for housing assistance programs, PBRA, and LIHTC units:
    a. Verification of Social Security Card or Tax Payer ID information for all household members;
    b. Copies of birth certificates for all household members will be obtained;
    c. For Section 8 and LIHTC Units, student eligibility will be verified as described in this document;
    d. For any unit for which a resident receives a project-based voucher, all household members must also meet the student eligibility requirements of the Section 8 project-based voucher program in order to be eligible for housing.
    e. Household composition will be verified or certified as necessary.
5. An application fee of $11 will be charged for each adult applicant. The fee will not exceed the owner's out-of-pocket expense to process the applications. The written criminal history screening notice described above will be provided before any application fee is accepted. The application will contain the statement required by Real Property § 8-213 explaining the liabilities the applicant incurs on signing the application and Maryland's application-fee refund requirements.

IMPORTANT NOTE: SLN does not accept "reusable tenant screening reports." This notice is provided as required by Maryland law.

WAITING LIST INFORMATION AND PROCEDURES

One waitlist subdivided by bedroom size is maintained. Preference for occupancy of units designed to accommodate persons with physical impairments (mobility, visual, and/or hearing) will be given to disabled individuals or families who require the accessibility features provided in the units. Once this preference has been satisfied, applicants are selected from the waiting list based on the date and time their applications were submitted.

Applicants are selected for various rent and income levels at the property (if applicable), based on income and the date and time of application. When an apartment becomes available, applicants will be called in the order of application date, determining if they are interested in the unit. If interested, the applicant family will have 48 hours to respond to the office.

The waitlist is never closed.

APPLICANT NOTIFICATION OF ACCEPTANCE OR REJECTION

Approved and disapproved applicants should be notified by phone within 48 business hours after submission of application and verifications. Where criminal history screening applies, an approval of non-criminal criteria will be communicated as a written conditional offer. OneSite screening will issue a result letter, listing specific reason(s) for rejection- if applicable, that must

be delivered to the applicant as quickly as possible which includes a contact number and appeal rights and processes. Withdrawals of conditional offers based on criminal history will follow the notice and reassessment procedures described above.

Acceptances or Rejections are based solely on the written criteria outlined in the Tenant Selection Criteria.
Leasing staff is not allowed to discuss specific details of a screening report with the applicant; however, applicants may obtain their consumer reports from the reporting agency, and applicants whose conditional offer is withdrawn may request the information SLN relied on as described above.

If approved, the applicant will have 48 hours to complete and confirm their acceptance.

If rejected, the applicant will have 14 days to respond to the Community Manager with an appeal. Management will respond promptly to all such requests, no more than 5 business days.

Applicants have the right to Reasonable Accommodations throughout the application process, including the appeals process. Applicants should contact the Community Manager with Reasonable Accommodation requests.

UNIT TRANSFER POLICIES

Occasionally, a resident will request to transfer from one apartment to another within the apartment community. The following rules apply to transfers:

- Residents that are current on their rent and their apartment has been inspected and is in good condition will be allowed to transfer
- A resident may only transfer after he or she has completed all lease terms in his or her original apartment lease contract. The transfer may only be completed after the expiration of the original lease. Transfers during a subsequent lease term are permitted.
- In certain unusual circumstances, a resident may be permitted to transfer before the expiration date of the initial lease. This provision is intended for unusual circumstances, such as the birth of a child, marriage, etc.
- Transfer Request Form must be completed.
- Lease holders' rental accounts must be in good standing at the time of transfer. Credit will not be used for eligibility of transfer, and any criminal history review will be conducted only to the extent permitted by applicable law.
- A new lease must be started upon transfer.
- If pre transfer inspection reveals damage from pet, then transfer is not allowed. If no pet damage is found, then pet fee transfers to new apartment.
- Residents in good standing shall have priority for transfer to available units ahead of those on the external waitlist.
- Reasons for transfer requests include but are not limited to:
    - Family Size
    - Change in Family Composition

- Medical Reason
- Need for Accessible Unit
- Need for Reasonable Accommodation
- Households residing in an accessible unit that do not need the accessibility features.
- VAWA Emergency Transfers

PET POLICY

This community allows pets. The following will apply. Fees and a non-refundable pet fee will apply. This is specific to each community. The following breed restrictions will apply: Pit Bulls, Bull Terriers, American Staffordshire Terriers, Rottweiler's, German Shepherds, Dobermans, Chows, Presa Canarios, Akitas, Wolf Hybrids, and Huskies, full blood or mixed at any percentage, are prohibited, except assistance animals for persons with disabilities and active duty canine police officers residing with an active duty law enforcement officer. Breed restrictions do not apply to assistance animals.

- Exotic pet/animals such as snakes and potbellied pigs, and all illegal pets/animals are prohibited. Landlord shall determine whether a pet/animal is "exotic".
- No "visiting" pets/animals are permitted.
- No more than the Pet/Animal limits shall be permitted in the Apartment Home
- If landlord objects to a pet/animal, Landlord may demand removal of the pet/animal without affecting the Lease or Resident's responsibilities and obligations under the lease. Any pet/animal may be restricted from the Community if:
    - Landlord reasonably perceives it to be dangerous or destructive to property, other residents, additional live-in residents, guests, invitees or employees;
    - The pet/animal causes excessive or continuous noise; or
    - The pet/animal displays aggressive behavior.
- Pets/animals must be kept on leashes at all times when outside of the Apartment home. Residents must restrain and control pet/animal activity while in the hallways, elevators and other Common Areas. Pets/animals may not be tied outside or left on a patio/balcony unattended. Birds must remain caged at all times.
- Pets/animals must be walked in designated pet/animal areas (if provided) or off the community property. Resident is responsible for immediate and proper cleaning up after and disposal of waste from the pet/animal. Resident must place solid cat litter in a plastic trash bag that is securely tied for disposal.
- Resident is responsible for any Loss caused by the pet/animal in the Apartment Home or any other areas of the community, including the cost of ridding the Apartment Home and/or community building of fleas caused by Resident's pet/animal.
- If Resident has a large aquarium containing more than 20 gallons of water (not to exceed 50 gallons), Resident shall present proof of person Renter's Liability Insurance with a minimum property damage limit of $100,000 and a maximum deductible of $500. The insurance policy must be in effect during the entire term of the Lease.
- Termination will occur if any of the following events happen:

- Immediately, without notice, if payment of the Pet Rent is not timely paid when due;
- Upon 5 days' written notice from Landlord to Resident if Resident breaches the pet addendum (above policies), other than non-payment of the Pet Rent; and
- 30 calendar days after notice by either party to the other of the party's intent to terminate

- Assistance Animals for Persons with Disabilities: Assistance animals (including service animals and emotional support animals) needed as a reasonable accommodation for a person with a disability are not pets and are not subject to breed, size, or pet-limit restrictions, Pet Deposit, Pet Fee, Pet Rent, or Liability insurance, but residents remain responsible for damage and for the animal's conduct.

POSITIVE RENTAL PAYMENT HISTORY REPORTING

At this community, the written lease will include the tenant's option to have complete and timely rental payments reported to at least one consumer reporting agency. Participation is voluntary. SLN will offer the option at lease signing and at least annually thereafter, using the form and delivery method required by Maryland law and implementing regulations.

SMOKING POLICY

This is a non-smoking community. Please see attached addendum.

ADDITIONAL COMMUNITY POLICIES

Other community policies are provided in the lease agreement. A copy of the lease is available to all applicants.

CHANGES TO TENANT SELECTION PLAN

This plan was established December of 2024 and revised October 2026. This Tenant Selection Plan will be periodically reviewed and amended to ensure that it reflects current operating practices, program priorities, and federal, state, and/or local requirements. If this Tenant Selection Plan is substantially updated, you may be notified.

