

Resident Selection Criteria

1917 Lofts

Purpose

Our Community was established to provide safe affordable housing for low income and moderate income individuals as defined in the eligibility criteria below. The property has signed a Use/Regulatory Agreement with a State Agency restricting the use of the property to eligible households as stated in the Affordable Housing Tax Credit Program.

Policy for Changes to the Resident Selection Criteria

Changes to the Resident Selection Criteria may occur from time to time. The changes could occur at the discretion of Management or the IRS. Changes in the Resident Selection Criteria will be posted at the property.

Project Specific Requirements

Our Community has agreed to a Regulatory Agreement. Applicants must earn less than what is stated in the Regulatory Agreement upon move-in to reside at this property. The income limits for this county are posted in the leasing office and are available at www.huduser.org. The income limits are adjusted for family size. Income limits are established by HUD and are updated annually. To qualify, this property must be the only home for the applicant. Applicants 18 years and older must sign verification documents used to release income and asset information to us. This is done prior to approval and annually thereafter. If any adult refuses, they will be denied housing and it could affect the entire household from becoming eligible.

Family members who refuse to sign the Release of Information documents and/or refuse management the ability to verify program eligibility for the family will be denied housing.

Application Process

1. Applications will be accepted during regularly posted office hours.
2. Persons requiring special accommodations should contact the management office.
3. Applications will be screened in accordance with the program eligibility requirements and the criteria set forth in the resident selection plan.
4. Upon completion of the application, management will meet with the applicant to review the application for accuracy and completeness.
5. Applicants will be required to provide proof of identity and age.
6. Based on the initial screening the applicant will be added to the waiting list (if a waiting list exists).
7. If no waiting list exists and the initial screen determines the applicant will likely be qualified, management will begin processing the application for occupancy.
8. Should the applicant fail to meet the income restrictions and/or other screening criteria management will provide a denial letter by mail with appeal process information.

Applicant Selection

All applicants who meet the program eligibility requirements and resident selection criteria requirements will be offered housing on a first come first serve basis.

Eligibility

To be eligible for housing at **1917 Lofts**, you must meet the following eligibility requirements:

1. You and your household must be eligible pursuant to the income guidelines;

2. You and your household must consent to and pass a criminal background check and lifetime sexual offender check;
3. You and your household must not have a history of drug or alcohol abuse;
4. If you have and your household have been evicted from or currently owe a balance to other housing there is additional criteria that will have to be met;
5. You and your household must be able to secure utilities in your name from **[utility provider]**. If a balance is owed to any other utility/power company there must be a current valid pay arrangement in place.

Income Limits

Except under limited circumstances, in order for an applicant to be eligible for occupancy, the household annual income of the household must not exceed 60% of the area media income. These HUD income limits are provided to each Owner for the information for prospective applicants. The Owner verifies income eligibility based upon these published limits.

Student Status

Households comprised entirely of full-time students are prohibited unless the household meets one of the five exceptions for this rule. This includes: married and entitled to file a joint tax return, single parents with minor children in which the adult and children are not a tax dependant of any third party (minors- exclude parents residing outside of the household), receipt of state welfare assistance payments such as TANF, **former** foster children & adults, and those who get assistance from the Job Training Partnership Act or similar program. Any household violating the LIHTC Student Rule will be terminated.

Changes to Family Composition after Move-In

The family may request a change in unit size due to the addition or subtraction of a family member after 6 months of occupancy, but changes may not be allowed until after 12 month lease period if household income would change. Families must inform management within 30 days when a change occurs. The household must meet program eligibility requirements at the time the change of household composition occurs. Adult additions to the family must be approved for occupancy in accordance with the property's resident selection criteria prior to occupying the unit. Adult members' income must be considered in the maximum income limit and also must be added to the lease.

Criminal Activity

A prohibition on housing shall apply to any person who:

(A) is currently engaged in, has been convicted of using, distributing, or manufacturing methamphetamine. Housing of such person shall be prohibited for a period of ten (10) years from the date of the conviction, or end of the incarceration, whichever is most recent.

(B) is currently engaged in, has been convicted of Violent Criminal Activity or Drug Related Criminal Activity. Housing of such person shall be prohibited for a period of three (3) years from the date of the conviction, or end of the incarceration, whichever is most recent.

(C) has been convicted of any other felonious activities other than Drug Related Criminal Activity or Violent Criminal Activity. Housing of such person shall be prohibited for a period of three (3) years from the date of the conviction or end of the incarceration, whichever is most recent.

(D) is subject to a lifetime registration requirement under a Federal or State sex offender registration program.

(E) is a sex offender, not subject to lifetime registration. Housing of such person shall be prohibited for a period of ten (10) years from the date of the arrest, conviction, or end of incarceration (whichever is later) or the period of required registration as a sex offender, whichever is greater.

(F) The prohibition on the housing of a convicted felon shall not apply to qualified tenants of Transitional Housing, except that the housing of a person in any Transitional Housing shall be prohibited if said person: (A) is subject to a lifetime registration requirement under a Federal or State sex offender registration program, or (B) is currently engaged in or has been convicted of a violent felony in the last three (3) years.

In all cases if a background reports lacks detail about the event(s) in question it shall be incumbent on the applicant to provide verifiable specifics.

Criminal history deemed serious by the site manager but not covered in the above guidelines shall be determined on a case-by-case basis but only after a determination has been made that the applicant / household appears to qualify under all other program guidelines. The relevant facts, and verifiable specifics including date of occurrence, date of conviction and dates of release from incarceration (if applicable) shall be sent to the designated representative of the company who shall make the determination

Occupancy Standards

Occupancy is limited to two (2) persons per bedroom. Our Community may consider the size of the unit, the number and size of the bedrooms, and the number of persons in the family (taking the age, sex, and relationship of family members into consideration). The family's need for a larger unit as a reasonable accommodation to avoid overcrowding is to be balanced with the need to avoid underutilization of the space and unnecessary subsidy. A single person must not be permitted to occupy a unit with 2 or more bedrooms, except for the following persons: an elderly person who has a verifiable need for a larger unit, or a displaced person or remaining family member of a resident household when no appropriately-sized unit is available.

Citizenship

Applicants will be required to verify their citizenship status as part of the qualification process at this property. Applicants are required to provide a Social Security card or other appropriate documentation.

Credit Policy

Landlord Reference:

The applicant's present and past landlord history will be verified including but not limited to rental amount, rent paying habits, how long they have lived there, condition of dwelling, did they fulfill their lease, did they give notice to vacate and would they be eligible to live there again. Lack of landlord reference is not a negative (for example, have always lived with parents).

Credit Report:

The applicant's credit report will be checked using a credit reporting service. An application fee will be charged to each adult applicant. The Site Manager has the ability to approve any application if the Predictive Factor Point Score is between 11 – 24. Property Manager Approval is required when the Predictive Point Score is below 11. In most cases, the Property Manager must reject an application with a score of 0-6 unless there are special circumstances (new college graduate, military, new job, bankruptcy, etc). A bankruptcy is considered to have erased all debt.

Income:

Applicants must have sufficient income to ensure that they are able to pay the rent. If there is no other debt, this can be changed at the discretion of the Property Manager.

Guarantor:

A guarantor can only be used if the applicant, standing on their own meets a Predictive Factor Point Score of questionable and nothing less, unless approval is obtained by the Property Manager. The guarantor must qualify under the same guidelines as the applicant, including a credit check. An

application fee is required of a guarantor just as it is required of an applicant. Guarantors may be used only if they are immediate family members (legally related, brothers, sisters, father, mother, etc.) Unrelated individuals, such as friends, are not acceptable.

Procedures for Approval:

1. Applicants will be screened first for landlord, credit approval, occupancy standards and the ability to contract. Our Community will not obtain criminal reports on applicants who are denied based upon information obtained in the first step.
2. If the applicants pass step 1 above, management will then obtain a criminal report.
3. Upon satisfactory completion of steps 1 and 2 outlined above, applicants for affordable housing will be screened based upon the program requirements discussed in this resident selection plan. Upon meeting the Affordable Housing Program requirements, applicants will then be approved for move-in.

Procedures for Denial:

The following procedures will be completed when an applicant is denied housing:

1. A denial letter will be mailed within 3 business days to the applicant from the Site Manager with a copy retained on-site.
2. According to existing law, no information may be given over the phone.

Unit Transfer Policy

Generally, unit transfers are not allowed to the same size units within the same property. A unit transfer request will be considered as a reasonable accommodation when there is a need for an accessible unit or to accommodate a qualified medical condition. Before the transfer is approved, the resident must demonstrate prompt payment of rent and other charges, does not owe a previous balance and has no lease violations for the prior six (6) months. Necessary unit transfers within the apartment complex will be accommodated before an applicant on the waitlist for occupancy. Unit transfers may be indicated because of family size and changes in family composition.

To apply for a transfer: Resident shall submit a written request to the office and include the reason for the transfer.

Security deposits are not transferred after occupancy has been established except in the event of a property emergency. An inspection of your current apartment will be scheduled with management and submitted to the home office with your written request for transfer. If approved for transfer, resident must submit a new application along with a new security deposit. Transfers are processed as a new move-in and are subject to reverification of household income eligibility where applicable. After move out the former deposit will be refunded if there are no damages or amounts owing.

Live-In Caretakers

A Live-In Caretaker will be considered if medically necessary as stated by a Medical Care Professional. A specific form is required and will be given to the Medical Care Professional by Management. A background check, including criminal reports, will be conducted on every live-in caretaker. If the caretaker has a criminal history as stated above, occupancy will not be granted. A Live-In Caretaker is a "person who resides with one or more elderly person(s), or near-elderly person(s), or person(s) with disabilities who 1. is determined to be essential to the care and well-being of the said person; 2. is not obligated for the financial support of the said person; and said person is not responsible for my caretaker's financial support and 3. would not be living in the unit except to provide the necessary supportive services. The Live-In Caretaker will need to sign a lease addendum and affidavit.

Security Deposit

The required security deposit for each unit is established at move-in. When a tenant transfers to a new unit, management will charge a new security deposit and refund the balance of the deposit for the old unit.

- Make structural alterations that require the removal or altering of a load-bearing structure,
- Provide support services that are not already part of its housing programs,
- Take any action that would result in a fundamental alteration in the nature of the program or service, or
- Take any action that would result in an undue financial and administrative burden on **1917 Lofts**, including structural impracticality as defined in the Uniform Federal Accessibility Standards (UFAS).

VAWA Protections

- The Landlord may not consider incidents of domestic violence, dating violence or stalking as serious or repeated violations of the Lease or other “good cause” for termination of assistance, tenancy or occupancy rights of the victim of abuse.
- The Landlord may not consider criminal activity directly relating to abuse, engaged in by a member of a tenant’s household or any guest or other person under the tenant’s control, cause for termination of assistance, tenancy, or occupancy rights if the tenant or an immediate member of the tenant’s family is the victim or threatened victim of that abuse.
- The Landlord may request in writing that the victim, or a family 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 14 business days, or an agreed upon extension date, to receive protection under the VAWA. Failure to provide the certification or other supporting documentation within the specified timeframe may result in eviction.

Opening and Closing of the Waitlist

A classified ad in the daily local newspaper will announce the opening of the waiting list and will include when and where interested applicants should apply. A classified ad will also be run when there is a closing of the waiting list. The outreach activities as described in the Affirmative Fair Housing Marketing Plan will be followed.

Disapproval of Application

In the event any application is disapproved, the Manager shall notify the applicant in writing. Such notice shall clearly state the reasons why the application was disapproved.

If any person or household is not satisfied with such determination, such person or household shall have the right to request, within fourteen (14) calendar days of the date of the mailing of such notice, a conference with the Manager and shall be afforded a reasonable opportunity to explain or demonstrate why such application should have been approved. After such conference, such person or household shall be notified in writing by the Manager if no change is appropriate. Such notice shall clearly state the reasons why the application has been disapproved.

If any person or household is not satisfied with such determination, such person or household shall have the right to request within fourteen (14) days of the date of the mailing of such notices, a conference with a management representative, the Managing Agent, and shall then be afforded a reasonable opportunity to explain or demonstrate why such application should have been approved. The Managing Agent shall then provide notice in writing to the applicant the decision.

Non-Discrimination

Our Community does not discriminate on the basis of race, color, religion, creed, national origin, familial status, disability, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract). Additionally, Our Community will not discriminate against applicants whose income derives from any public assistance program or because the applicant has in good faith exercised his or her rights.

The Owner will abide by the nondiscrimination requirements of:

- Title VI of the Civil Rights of 1964, which prohibits discrimination based on race, color, or national origin in programs receiving federal financial assistance;
- Title VIII of the Civil Rights Act of 1968, which prohibits discrimination based on race, color, religion, national origin or sex on the sale of, rental housing;
- Section 504 of the Rehabilitation Act of 1973, which prohibits discrimination based on handicap in programs receiving Federal financial assistance;
- The Age Discrimination Act of 1975, which prohibits discrimination based on age in programs receiving Federal Financial Assistance;
- Executive Order 11063. Which required HUD to take whatever action is necessary to prohibit discrimination base on race, color, national origin, religion (creed), or sex in housing receiving Federal financial assistance;
- Fair Housing Amendment Act of 1988.
The Owner shall not discriminate against any applicant because of religious preference or political affiliation. No preference will be shown any applicant because of political affiliation or acquaintance with any public official at the Federal, state, or local level. In addition, there shall be no discrimination against any applicant receiving part or all in his or her income from public assistance.
- Affirmative Marketing.
 - All Advertising and literature will carry the Equal Housing logo or slogan.
 - When seeking tenants to fill vacant units, written notices of vacancies will be sent to the Department of Family Services, the local Salvation Army, Community Action Agencies, Family planning services, Senior Citizens Centers, Battered Women’s Shelters, HOMESLESS Programs, Local Housing Authorities, employment Centers, places of worship or other community organizations that work with low-income persons. Owners must keep written documentation on file.
 - Any alleged housing alleged housing discrimination complaints will be forwarded to the U.S. Department of Housing and Urban Development.

Accessible Unit Occupancy

Accessible units will be offered first to persons with disabilities who require the accessibility features. Listed herewith is the priority order used to lease accessible units.

1. Leased to a current occupant who requires accessibility features.
2. Leased to the next eligible qualified applicant on the waiting list who requires accessibility features.
3. If an accessible unit is available and there are no applicants on the waiting list who require the features additional outreach will be made and documented by **1917 Lofts Management**
4. Last, leased to non-disabled person(s) on waiting list.