



MUTUAL HOUSING MANAGEMENT TAX CREDIT RESIDENT SELECTION CRITERIA

I. THIS COMMUNITY IS INCOME RESTRICTED

The average annual income of households may not exceed the maximum income limits for the property's program. Please speak with the Marketing Agent or Manager for specific information regarding these income limits.

II. FAIR HOUSING

The Owner and Managing Agent will not discriminate against any individual or household due to race, color, creed, national or ethnic origin or ancestry, religion, sex, sexual orientation, age, disability, handicap, military status, source of income, marital status or presence of children in a household. No criteria shall be applied or information considered, pertaining to attributes or behavior that may be imputed by some to a particular group or category. All criteria shall be applied equitably and all information considered on an applicant shall be related solely to the attributes and behavior of the individual member of the household.

III. APPLICATION PROCESSING

When completed applications are received, the application will be date and time stamped. Each applicant will be processed according to its income eligibility, unit size and unit availability. Applications received when no apartments are available will be placed on the waiting list in order of applications received.

IV. OCCUPANCY STANDARDS

Units will be occupied in accordance with the following standards:

UNIT SIZE	MINIMUM	MAXIMUM
1-Bedroom	1	3
2-Bedroom	2	5
3-Bedroom	3	7
4-Bedroom	4	9
5-Bedroom	5	11

V. AGE RESTRICTIONS

The head of household must be 18 years of age or older or an emancipated minor as required by law. Documentation must be provided if an emancipated minor.

VI. VERIFICATION PROCESS

A. Financial:

1. All income will be verified in writing from the income source on appropriate project income verification forms
2. All assets, including bank accounts, will be verified in writing
3. A resident's income cannot exceed the property's program restrictions for the area median income,





as published annually by the U.S. Dept. of HUD.

4. To protect the development from rent charge loss or delinquency, households must make at least two (2) times the monthly rent or the applicant is receiving a rental subsidy that may be an exception to this requirement.
5. Third-party income verification will be required from all sources, including, but not limited to:
 - a) Employment, Unemployment
 - b) Government Assistance, TANF, etc.
 - c) Social Security, Pension, VA Benefits
 - d) Disability
 - e) Savings and checking
 - f) Asset verification, property, home, stocks, bonds, annuities, IRA, etc.
6. Income is calculated based on the applicant's annual gross income. Annual gross income includes income from assets.

B. Applicants credit history, prior and current landlord references and criminal background will be reviewed and considered in the selection process.

C. The Property Manager or other representative of management will interview all applicants

D. No pets will be allowed. A service dog (a seeing-eye dog or a dog for the deaf) is not considered a pet. There may be exceptions to this criteria for specific cases.

E. The applicant is responsible for completing the application accurately, Misrepresentation of information is grounds for disqualification. If for any reason an applicant is rejected, the applicant will be informed in writing. A unit will not be held during an appeal process.

F. Every household member (except live-in care attendants, foster children, or children that are not awarded full custody to the applicant? Will be counted when determining qualification.

G. The head of household must be 18 years of age or older, or an emancipated minor

H. Additions to the Household during the initial lease term shall require that the entire household be re-qualified at the initial income limit.

VII. REJECTED APPLICATIONS

A. Applicants may be rejected for any of the following:

1. Behavior and conduct: A history of behavior which constitutes a direct threat to the health or safety of other individuals will disqualify an applicant. Any applicant who has been convicted of drug-related crimes and/or demonstrated a history of burglary, robbery, vandalism or aggravated assault, or other crimes against persons or property will not be accepted;
2. Blatant disrespect, disruptive, aggressive, or anti-social behavior towards the Managing Agent, the Property Manager, the Development or other residents exhibited by an applicant or family member any time prior to move-in (or a demonstrable history of such behavior);
3. A negative landlord or other reference, encompassing failure to comply with the lease, poor payment





history, (NSF checks, late payments), failure to follow the minimum Housing Quality Standards, or eviction for cause;

4. Failure to present all members of the family at the full family interview (or some other time acceptable to management) prior to completion of Initial Certification;
5. A negative credit report
 - a) a failed credit rating
 - b) collections or judgments
 - c) unpaid utility bills
6. Monthly income is less than two (2) times the monthly rent;
7. Falsification of any information on the application;
8. Family composition not appropriate for available bedroom size;
9. Failure to update application for the waiting list within specified time when notified;
10. Failure to maintain good housekeeping habits in a safe and sanitary condition;
11. A household comprised in its entirety of students. There are exceptions to this criteria for specific cases;
12. Changes in Income or Assets prior to move-in. If the financial scenario of a household changes after application, but prior to occupancy in a way to affect the household's ability to pay rent or renders the household now overqualified for the program(s) on the property, this may cause the rejection of the application;
13. Unable to contact applicant. No less than three attempts shall be made to contact applicant for interview. Failure to respond to contact attempts or failure to appear for a scheduled interview appointment;
14. Other good cause; including, but not limited to, failure to meet any of the selection criteria in this document.

B. All rejected applicants will have the right to appeal the decision. The appeal must be received by the administrator no later than ten (10) days after the rejection letter was sent.

C. Rejected applicants may not reapply for a period of one year.

VIII. PROCESSING FEE

Each adult applicant will be charged a nonrefundable application-processing fee of **\$25.00**. This fee will include checking credit, prior rental history, criminal background checks and administrative fees.

