

**Written Policies and Procedures- Wilikina Park**

**Effective 5/15/2020**

Our community supports The Fair Housing Act as amended, prohibiting discrimination in housing based on race, color, religion, sex, national origin, familial status or disability. Please note that these are our current rental criteria; nothing contained in these requirements shall constitute a guarantee or representation that all residents and occupants currently residing at this community have met these requirements. There may be residents and occupants that have resided at this community prior to these requirements going into effect; additionally, our ability to verify whether these requirements have been met is limited to the information we receive from various resident credit reporting services used. A complete and signed application from all proposed occupants over the age of 18 must be submitted. Please review this information before completing the application and paying the application processing fee, which is nonrefundable. Falsification of information on the application will result in denial of residency and loss of security deposit as liquidated damages for our time and expense. The Development will comply with state and federal fair housing and antidiscrimination laws; including, but not limited to, consideration of reasonable accommodations requested to complete the application process. Screening criteria will be applied in a manner consistent with all applicable laws, including the Federal Fair Housing Acts, the Federal Fair Credit Reporting Act, program guidelines, and the Department's rules. Specific animal, breed, number, weight restrictions, pet rules, and pet deposits will not apply to households having qualified service/assistance animals.

**IDENTIFICATION\*\***

All applicants must present a valid driver's license or other government-issued photo identification and one of the following:

- United States government issued Social Security number;
- Form I-94 Arrival-Departure Record;
- Temporary resident alien card verifying approved entry by the United States government (I-94W);
- I-551 Permanent Resident Card (Alien Registration Receipt Card);
- Form I-688 Temporary Resident Card;
- Form I-688A Employment Authorization Card.

**AGE/OCCUPANT**

- Lease holder(s) must be at least 18 years of age or older, unless head of household.
- All occupants 18 years or older are required to apply and qualify under the Criminal History criteria and must not have any automatic rejections.
- All occupants 18 years or older are required to be screened under Income/Credit Criteria unless they are legal dependents as indicated on the most recent federal or state income tax form or a Live-in Caregiver as defined by HUD regulations.

**HOPA-Senior Phase**

This property operates as Housing for Older Persons under the Housing for Older Persons Act of 1995 as amended (HOPA), and in accordance with the LURA, at least one family member is (a) 55 years of age or older or (b) disabled or handicapped.

**INCOME AND RENT/EARNINGS RATIO \*\***

- All applicants must have a verifiable income source through check stubs, W2s, income tax return, proof of government payments/court ordered income or letter from employer (If paystubs and Employment Verification are not available).
- Gross monthly income of household must be 2 times monthly resident paid portion of rental income less any concessions or incentives.
- If more than 1 applicant, at least 1 applicant must meet the Income/Credit Criteria and Applicants may qualify with combined income/rent/earnings ratio.
- If applicant's income is not sufficient, a guarantor may be required.
- Household Student Status may impact household eligibility. Full time student households must meet an exception as outlined in LIHTC guidelines to qualify.
  - At least one member of the household receives assistance under Title IV of the Social Security Act, i.e. TANF payments.
  - 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 with children and neither the parent nor the children is the dependent of another individual.
  - At least one member of the household is married and filing a joint federal tax return. A married couple that is entitled to file a joint tax return, but has not filed one, still satisfies the exception under IRC 42(i)(3)(D)(ii)(II).
  - At least one student was under the care and placement responsibility of the state agency responsible for administering foster care.
- This property is governed by the IRS Section 42, LIHTC program. According to LIHTC guidelines, household income may not exceed the following:

<b><u>MAXIMUM ANNUAL INCOME FOR RENT RESTRICTED APARTMENT HOMES (4/2020)</u></b>								
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
60%	52,920	60,480	68,040	75,540	81,600	87,660	93,720	99,720
<b><u>MAXIMUM RENT LIMITS FOR RENT RESTRICTED APARTMENT HOMES (4/2020)</u></b>								
	Studio		1 Bedroom					
60%	\$1,246		\$1,327					

#### **EMPLOYMENT/JOB STABILITY (current and previous) \*\***

- **If Applicant(s) have less than 6 months of employment history, a double deposit or guarantor will be required.**
- If retired or not employed, applicant must produce bank statements sufficient to meet minimum income requirements and pass income, credit and criminal criteria, and pay a double deposit or provide a guarantor.
- If self-employed, applicant must produce bank statements sufficient to meet minimum income requirements or provide a guarantor.
- If a full time student (minimum of 9 hours), must provide proof of school enrollment, and must provide a guarantor.

#### **CREDIT RATINGS (past 24 months) (Excluding student loans and medical accounts)**

- Applicants with a Credit Risk of **Severe** will automatically be declined.
- An applicant with a Credit Risk Result of the following categories will be required to pay a double deposit:
  - **No Established Credit, Minor Credit Risk, Moderate Credit Risk, High Credit Risk**
- If more than one applicant, at least one applicant must meet the Income/Credit Criteria.
- A credit ratio of zero with debt less than \$1000 will be approved.
- The presence of utility collection accounts within the last 24 months will result in a denial.
- Any bankruptcies in the previous 24 months must be discharged and a debtor's list presented.
- Foreclosure history in the past 24 months may be allowed with a double deposit or guarantor so long as there is positive or no rental history since the filing. See Rental History for specifications.
- Any unresolved tax liens; any unpaid rental housing debts within the last 24 months will result in automatic denial of the application.

#### **RENTAL HISTORY**

- Previous rental history is not required. However, if you have rental history, the following will be verified for eligibility: Timely rental payments are required. Tenant complaints, unpaid unit damages, and early lease terminations without payment, as noted by the previous landlord, will be not be eligible.
- Verification must be by apartment community or organization. It cannot be made by an individual unless proof of payments on a timely basis can be made.
- If a former landlord reference will not release reference for the applicant due to a lease violation, the application is automatically rejected.
- Balances owed to prior landlords/apartment communities within the last 24 months will automatically be denied.
- An eviction will result in automatic denial.
- Mortgage - must be verifiable via credit report or formal written documentation of home ownership.

**GUARANTORS** - Guarantor must complete and sign a Lease Contract Guaranty. Guarantor must reside in the United States. Guarantors must not have any automatic rejections and need to qualify showing income of 5x monthly rent.

**REJECTED APPLICATIONS:** Our 3<sup>rd</sup> party reporting services will mail a written notification of the grounds for rejection within seven (7) days of the determination to any rejected or ineligible applicant/household that completed the application process. The written notification will include the specific reason for the denial and reference the specific leasing criteria upon which the denial is based. Additionally, rejection letters will include contact information for any third parties that provided the information on which the rejection was based. Denied applicants are eligible to apply again for reconsideration 60 (sixty) days after initial denial.

Upon request, the contact information of Wilikina Park's third party screening company will be provided.

#### **RECERTIFICATIONS**

Per LIHTC Guidelines, Wilikina Park's tenants must obtain and perform an annual recertification after initial move in consisting of household composition, student status, and change of income should we request. At the time of recertification, change in income may be received for consideration re-designation of the household whether to increase or lower set aside rents based on the county's current income limits. Should anyone request a change of their unit designation; they must be on the community waiting list. Please see our Waiting List Policy on page 4 for further details. Annual recertifications are required to perform; if anyone should deny to participate, per LIHTC Guidelines you will be out of compliance at that time and may be considered for a non-renewal.

#### **NON RENEWAL AND/OR TERMINATION NOTICES POLICY**

Non-Renewal or Termination notices will include the specific reason for the action. Information on rights under VAWA will be provided on non-renewal or termination notices. The notices will also state how a person with a disability may request a reasonable accommodation in relation to the notice.

#### **REASONABLE ACCOMMODATION POLICY:**

In compliance with Section 504 of the Rehabilitation Act and the Federal Fair Housing Act, this property will grant qualified reasonable accommodations and modifications upon request to all applicants and residents. The requests will be responded to within 14 Calendar days of receipt. Management is obligated to offer qualified applicant and residents with disabilities additional consideration in the application of rules, practices, services, and structural alterations if such allowances will enable equal opportunity to access and enjoy housing. However, management is not requiring to make accommodations or modifications that will result in a financial burden to the property, is a structurally impracticable alteration, requires the removal of a load bearing wall, or if it requires management to alter or change a fundamental component of the housing program.

### **DEFINING PERSONS WITH DISABILITIES:**

Section 504 regulations define an individual with a disability as any person who has a physical or mental disability that substantially limits one or more major life activities; has a record of such an impairment; or is regarded as having such an impairment [24 CFR 8.3]. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself.

### **SECTION 504/REASONABLE ACCOMMODATION PROCEDURES:**

An individual with a disability may request a reasonable accommodation during the application process and anytime during residency. Requests will be responded to within 14 days of receipt. Individuals with a disability wishing to request a reasonable accommodation to complete the application process should contact the management office. All reasonable requests will be considered.

### **VIOLENCE AGAINST WOMEN ACT (VAWA):**

This property follows the guidelines outlined in the VAWA. The law offers the following protections against eviction or denial of housing based on domestic violence, dating, sexual assault, or stalking:

- A. In accordance with the Violence Against Women Reauthorization Act of 2013, an applicant's status as the victim of domestic violence, dating violence, sexual assault, or stalking is not a basis for denial of rental assistance or for denial of admission, if the applicant otherwise qualifies for assistance or admission.
- B. An incident or incidents of actual or threatened domestic violence, dating violence, sexual assault, or stalking will not be construed as serious or repeated violations of the lease or other "good cause" for terminating the assistance, tenancy, or occupancy rights of a victim of abuse.
- C. Criminal activity directly related to domestic violence, dating violence, sexual assault, or stalking, engaged in by a member of a tenant's household or any guest or other person under the tenant's control, shall not be the cause for termination of assistance, tenancy, or occupancy rights of the victim of the criminal acts.
- D. Assistance may be terminated or a lease "bifurcated" in order to remove an offending household member from the home. Whether or not the individual is a signatory to the lease and lawful tenant, if an individual is engaged in a criminal act of physical violence against family member or others, said individual stands to be evicted, removed, or have their occupancy rights terminated. This action is taken while allowing the victim, who is a tenant or lawful occupant, to remain.
- E. The provisions protecting victims of domestic violence, dating violence, sexual assault or stalking engaged in by a member of the household, may not be construed to limit management, when notified, from honoring various court orders issued to either protect the victim or address the distribution of property in case a family breaks up.
- F. The authority to evict or terminate assistance is not limited with respect to a victim that commits unrelated criminal activity. Furthermore, if management can show an actual and imminent threat to other tenants or those employed at or providing service to the property if an unlawful tenant's residency is not terminated, then evicting a victim is an option, the VAWA notwithstanding. Ultimately, management may not subject victims to more demanding standards than other tenants.
- G. The VAWA protections shall not supersede any provision of any federal, state, or local law that provides greater protections for victims of domestic violence, dating violence, sexual assault or stalking. The laws offering greater protection are applied in instances of domestic violence, dating violence or stalking.

Management will respond to any VAWA requests within 5 business days.

In addition, a tenant who is a victim of domestic violence, dating violence, sexual assault, or stalking, as provided in HUD's regulations at 24 CFR part 5, subpart L is eligible for an emergency transfer, if: the tenant reasonably believes that there is a threat of imminent harm from further violence if the tenant remains within the same unit. If the tenant is a victim of sexual assault, the tenant may also be eligible to transfer if the sexual assault occurred on the premises within the 90-calendar-day period preceding a request for an emergency transfer. A tenant requesting an emergency transfer must expressly request the transfer in accordance with the procedures described in this plan.

### **UNIT TRANSFER POLICY:**

All existing residents are eligible to request a unit transfer. If the requested unit type is not available, the requesting household will be placed on the waiting list. The cost to transfer mid-lease is \$300.00. Residents transferring to another building must requalify in accordance with the property's 8609 line8(b) election. Unit transfers are subject to a satisfactory unit inspection that will be conducted by onsite management prior to transfer. Unit transfers will require new security deposits for the new unit. The security deposit for the current unit will be refunded to the household less any damages beyond normal wear and tear. Reasonable Accommodation transfers will not be assessed a \$300.00 mid-lease fee.

**ANIMALS** – This property does not allow pets. Qualified service animals are permitted and are not subject to the community's policies regarding pet restrictions.

**APPLICATION FEE** – N/A- There is not an application fee at Wilikina Park.

**WAITING LIST** -Property waiting list remains open at all times. Applicants are encouraged to enroll on the waiting list when a desired or appropriate apartment is not available at the time of application. Applicants must complete an application and pay the appropriate application fees. Applicants of both set-asides are selected from the waiting list based on a first come-first served basis. There are no regulatory preferences for this property. In addition, when an accessible unit becomes vacant, Management before offering such units to a non-handicapped applicant shall offer such unit:

(1) First, to a current occupant of another unit of the same project, or comparable projects under common control, having handicaps requiring the accessibility features of the vacant unit and occupying a unit not having such features, or, if no such occupant exists, then

(2) Second, to an eligible qualified applicant on the waiting list having a handicap requiring the accessibility features of the vacant unit.

The lower rent restricted units will follow the same procedures as the higher restricted units.

**CRIMINAL HISTORY**

A criminal background check will be conducted for each applicant and occupant age 18 years or more. The application will be denied for any of the following reported criminal related reasons (including but not limited to conviction or probation) that have occurred within the timeline identified below prior to the application date regardless of the applicant's age at the time the offense was committed. All records are evaluated from the date of disposition.

This requirement does not constitute a guarantee or representation that residents or occupants currently residing in our community have not been convicted of or subject to deferred adjudication for a felony, certain misdemeanors or sex offenses requiring registration under applicable law; there may be residents or occupants that have resided in the community prior to this requirement going into effect; additionally, our ability to verify this information is limited to the information made available to us by our third party reporting services used. All criminal background checks are through state and federal public records.

**CRIMINAL HISTORY Cont.**

Application will be automatically denied for any of the following, felony or misdemeanor, regardless of time:

- All sex-related felonies
- Organized Crime
- Homicide
- Kidnapping
- Assault and Battery
- Terrorism-related offenses, including Weapons related II
- All VCAP offenses
- Applicant or occupant appears on the list of known terrorists and wanted fugitives as provided by the Office of Foreign Asset Control (OFAC), federal agencies to include the FBI or other state and local law enforcement agencies
- Felony DWI/DUI + or DUI/DWI Resulting in Bodily Harm

Application will be automatically denied for the following misdemeanors/felonies that have occurred within the designated number of years of the application date:

- Sex Misdemeanors 7
- Traffic Felony 7
- Theft by Check Felony 7 Felony; Misdemeanor 3
- Drug Offenses III-VII 10 Felony; Misdemeanor 3
- Weapon Related Offenses I 10 Felony; Misdemeanor 7
- Theft Larceny 10 Felony; Misdemeanor 3
- Property felonies 15
- Harassment 10 Felony; Misdemeanor-7
- Crimes against animals 10 Felony, Misdemeanor 3
- Cyber Crimes 10 Felony; Misdemeanor-7
- Fraud 10-Felony; Misdemeanor-7
- Arson 15-Felony; Misdemeanor-3
- Embezzlement 15-Felony; Misdemeanor-3
- Trespassing 15-Felony; Misdemeanor-3

Depending on the nature of the criminal related offense's risk to resident safety and property, Management will use its discretion in considering an applicant whose criminal background check shows any felonious offenses not already listed above that have occurred within seven (7) years prior to the application date.

Depending on the nature of the criminal related offense's risk to resident safety and property, Management will use its discretion in considering an applicant whose criminal background check shows any misdemeanor offenses not already listed above that have occurred within three (3) years prior to the application date.

Depending on the circumstances, applications may be rejected based on criminal records falling outside or beyond the timelines set forth above.

**OCCUPANCY GUIDELINES** - The maximum number of residents permitted to dwell in an apartment is 2 occupants per bedroom exclusive of 1 occupant under the age of 24 months in a unit that provides all occupants with more than 120 sq. ft. of usable floor area in a bedroom or other habitable room and 120 sq. ft. of usable floor area in a living room.

**RENTER'S INSURANCE** –You may sign up with our choice provider insurance program or provide your own renter's insurance policy. If you choose to provide your own insurance, please provide us with the Declaration page showing (1) Minimum of \$100,000 liability coverage (2) Our property named as additional interest, (3) Policy start and end dates covering your lease terms, (4) Policy #. Renter Insurance is not required at Wilikina Park but recommended.

**PRIVACY POLICY FOR PERSONAL INFORMATION OF RENTAL APPLICANT AND RESIDENTS** - 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

