



Enterprise Residential

Resident Selection Plan



Magnolia Gardens Apartments

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INTRODUCTION

The Purpose of The Resident Selection Plan

Enterprise Residential has developed this plan to empower applicants by clearly stating the eligibility requirements, screening criteria, policies, and procedures used to process, evaluate, and select applications for residency.

Through careful adherence to this plan, management is committed to ensuring that everyone who applies will have their application treated in a consistent, fair, and equal manner that complies with fair housing law and applicable housing program requirements.

Community Information

Magnolia Gardens Apartments is a family community with 72 one-, two-, and three-bedroom apartments serving qualified low-income households.

Minimum Income Requirement

The household's annual income must be 2.5 times the annual rent to meet the minimum qualifying income requirement.

This requirement does not apply to applicants receiving an acceptable form of rental assistance, in which the owner has a contractual relationship with the rental assistance provider.

The income determination used for program certification will be used to confirm the minimum income requirement is met. However, management may include any forms of income excluded by program rules with supporting documentation.

Due to the nature of the housing program(s) cosigners and guarantors are not permitted.

Vouchers

Housing Choice Vouchers and other types of rental assistance are accepted. No applicant will be denied on the basis they receive rental assistance.

Participation in a rental assistance program will be verified as part of the eligibility process. The tenant portion of rent and the housing assistance payment combined must meet or exceed the current contract rent of the apartment for which the applicant is applying.

Smoke Free Community

This community is a smoke free community. This means that smoking, including non-tobacco products, is not permitted anywhere on the premises including all interior and exterior commons areas as well as apartments, balconies, etc. Management is not permitted to inquire about smokers in the applicant's household and smoking is not grounds for denial of application or lease renewal. Please ask management for more information about smoke free living as well as other house rules.



Community Housing Programs

In this community:

All units are governed by the rules of the Rural Development Section 538 Programs.

72 units are governed by the rules of the Housing Credit otherwise known as the Low-Income Housing Tax Credit (LIHTC) or Tax Credit program.

5 units are governed by the rules of the HUD Section 811 Project Rental Assistance (PRA) program.

In all cases when the guidelines of these programs overlap and vary the strictest rule and income limit prevails.

The income limits used to determine eligibility vary by program and are based on percentage of area median income as follows for this community:

Program:	Initial Qualifying Income Limit:	
	Percentage of Area Median Income	Also Known As
RD Section 538	115%	
HUD Section 811 PRA	50%	Very Low
Housing Credit:		
• 7 households	20%	-
• 6 households	30%	-
• 15 households	40%	-
• 17 households	50%	-
• 20 households	60%	-
HOME:		
• # households	50%	Low
• # households	80%	High

Program Income limits and requirements will be discussed in more detail below.

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CONDUCT

The relationship between management and resident or applicant is a business relationship. Management reserves the right to refuse rental to anyone who is verbally abusive, uses profanity, is disrespectful, makes threats, makes discriminatory comments, appears intoxicated, is argumentative, or in general displays unprofessional or discourteous behavior at the time of unit showing and application that causes management to believe that we would not have a positive business relationship.

If an applicant or any person accompanying the applicant demonstrates unprofessional or discourteous behavior such as yelling or using profanity in the presence of management's employees or residents, the application will be denied. If the applicant or any person accompanying the applicant exhibits threatening behavior, appears to be intoxicated or attempts to intimidate management's employees, the applicant and other persons accompanying the applicant will be required to leave the community and the application will be denied.

If the applicant or a person accompanying the applicant is inappropriately attired when visiting the community, the applicant will be asked to leave. Appropriate attire includes shoes, shirts and appropriate pants or skirts. Unacceptable attire includes, but is not limited to:

- Pajamas or other sleepwear
- Bathing suits
- Clothing that allows display of undergarments

Animals (other than assistance animals necessary to allow the applicant or resident to conduct business with management) are not allowed in the management office.

Use of electronic devices is not allowed in the management office without management's permission. The use of cell phones or other electronic devices is not allowed during meetings with employees of management. If the applicant is participating in a cell phone call, texting or reading a text or otherwise using any electronic device (other than to alleviate the symptoms of a disability) management will discontinue meeting with the applicant until the applicant discontinues use of the device.

FAIR HOUSING & CIVIL RIGHTS PROTECTIONS

It is the policy of Ownership to comply with all applicable nondiscrimination and equal opportunity requirements, including but not limited to:

- the Fair Housing Act;
- Section 504 of the Rehabilitation Act of 1973;
- Title VI of the Civil Rights Act of 1964;
- the Age Discrimination Act;
- HUD's Equal Access Rule; and
- Title II and Title III of the Americans with Disabilities Act of 1990.



These requirements prohibit discrimination on the basis of race, color, religion, sex (including gender identity and sexual orientation), familial status, national origin, disability, age, and marital status.

Disability & Reasonable Accommodations

Management will seek to identify and eliminate situations or procedures that create a barrier to equal housing opportunity for all.

When an assisted household includes a person with disabilities, a reasonable accommodation may be necessary. A reasonable accommodation is a change, exception, or adjustment to rules, policies, practices, or services that may be necessary to enable an applicant or resident with a disability to have an equal opportunity to use and enjoy a dwelling, including public and common areas, or to participate in or access programs and activities. Under Section 504, reasonable accommodations may also include a structural change to a unit, or to a public or common use area.

A reasonable accommodation may be requested at any time during the application process or residency in writing, orally, or by any other equally effective means of communication. Please refer to *Appendix B – Request for Reasonable Accommodation Policy* for more information.

In addition, management will provide effective communication to persons with disabilities, including those with vision, hearing, and other communication-related disabilities, which includes ensuring that information is provided in appropriate accessible formats as needed (e.g., Braille, audio, large type, assistive listening devices, sign language interpreters, accessible Web sites; and other accessible electronic communications).

VAWA Protections for Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

The Violence Against Women Act (VAWA) provides housing protections for survivors of actual or threatened domestic violence, dating violence, sexual assault, and/or stalking (herein after referred to as “VAWA violence/abuse”). Despite the name of the law, VAWA’s protections apply regardless of age, sex, sexual orientation, or gender identity.

VAWA Protections

Applicant households who otherwise qualify for a covered housing program will not be denied admission or assistance because a household member or affiliated individual* is or has been a victim of VAWA violence/abuse, including, for example, poor rental or credit history, criminal records, or other adverse factors that reasonably and directly result from VAWA violence/abuse.

Resident households may not be denied assistance, terminated from participation, or be evicted:

- because a household member or affiliated individual* is or has been a victim/survivor of VAWA violence/abuse.
- solely on the basis of criminal activity directly relating to the VAWA violence/abuse perpetuated by a guest or member of the household.



*Affiliated individual means a spouse, parent, brother, sister, or child of that individual, or a person to whom that individual stands in the place of a parent or guardian (for example, the affiliated individual is a person in the care, custody, or control of that individual); or any individual, tenant, or lawful occupant living in the household of that individual.

VAWA Certification Process

Management will not assume that any act is a result of abuse covered under VAWA. The applicant/resident must inform management that they wish to exercise the protections provided by VAWA to receive them. Once informed, management will request in writing, if appropriate, that the individual making the claim document the VAWA violence/abuse. Management is mindful that certain communications, such as mail, text, email, or voicemail, may place the victim at risk. Therefore, management will work with individuals to make arrangements for the delivery of management's written request and devise methods of communication that do not place the individual at risk.

In response to management's written request, the individual or someone on their behalf may complete and submit the optional Form HUD-5382, Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking, and Alternate Documentation OR provide another form of documentation acceptable under VAWA:

- A document signed by the individual and an employee, agent, or volunteer of a victim service provider, an attorney, or medical professional, or a mental health professional (collectively, "professional") from whom the individual sought assistance relating to VAWA violence/abuse, or the effects of abuse;
- A record from a Federal, State, tribal, territorial or local law enforcement agency, court, or administrative agency; or
- At the discretion of management, a statement or other evidence provided by the applicant/resident.

The time period to submit documentation is 14 business days from the date of receipt of management's written request. Distribution or issuance of Form HUD-5382 does not serve as a written request for documentation. If the requested information is not received within 14 business days, or any extension of the date provided by management, management does not need to grant any of the VAWA protections.

Management will carefully evaluate abuse claims to avoid conducting an eviction based on false or unsubstantiated accusations.

Confidentiality and Privacy

The identity of the victim and all information provided to management relating to incident(s) of VAWA violence/abuse will be retained in confidence. Information will not be entered into any shared database nor provided to a related entity, except to the extent the disclosure is:

1. Requested or consented to by the victim in writing;
2. Required for use in an eviction proceeding or termination of assistance; or
3. Otherwise required by applicable law.



Management will retain all documentation relating to an individual's VAWA violence/abuse in a separate file that is kept in a separate secure location from other applicant/resident files.

Additional Documents

The Form HUD-5380 Notice of Occupancy Rights Under VAWA contains more information and is available from the rental office on request. Additionally, it will be provided to applicants at the time of move-in, initial certification, or at the time the applicant is denied assistance or admission, and to residents with any initial notice of eviction or termination of assistance.

The emergency VAWA transfer plan is available from the rental office on request.

Assistance for Persons with Limited English Proficiency

Management utilizes the following methods to provide meaningful access to federal programs for those individuals with limited English proficiency (LEP):

- Applicants and residents may complete application, certification, and leasing documents in their language of choice via the online prospect/resident portals utilized by management.
- Management will utilize third party translation and/or interpretation services as needed.

Privacy Policy

It is the policy of management to guard the privacy of individuals conferred by the Federal Privacy Act of 1974 and applicable state or local laws and to ensure the protection of such individuals' records maintained by management. Except for official HUD and housing program monitoring agency purposes, neither the community owner nor its agents shall disclose any personal information contained in its records to any person unless the individual about whom information is requested gives written consent to such disclosure. Management must make an exception to this policy in cases where courts or government agencies request personal information.

This Privacy Policy in no way limits management's ability to collect such information to determine eligibility, compute rent, or determine an applicant's suitability for tenancy.

Consistent with the intent of Section 504 of the Rehabilitation Act of 1973, management will treat as confidential any information obtained on an applicant's or resident's disability.

PROGRAM INCOME LIMITS

Management must use current income limits when determining eligibility. Income limits are recalculated by HUD annually; the updated limits are typically released around April. Management will provide applicants a copy of the current income limits for the community upon request. In addition, applicants can review the income limits by accessing the following web site:

<https://www.huduser.gov/portal/datasets/il.html>



Income limits are based on household size. When determining household size to apply the appropriate income limit management will count all persons living in the unit except for live-in aides and guests, and shall count the following individuals who are not living in the unit:

- Children who are temporarily in a foster home who will return to the household.
- Children in joint custody arrangements who are present in the household 50% or more of the time.
- Children who are away at school, but who live with the family during school recesses.
- Unborn children of pregnant women.
- Children in the process of being adopted by an adult household member.
- Temporarily absent family members who are still considered household members.
- Family members in the hospital or rehabilitation facility for periods of limited or fixed duration.
- Persons permanently confined to a hospital or nursing home.
 - An individual permanently confined to a nursing home or hospital may not be named as the household head, spouse, or co-head but may be included as a household member at the family's discretion.
 - The family's decision to include the permanently confined family member as a household member determines if that person's income will be counted: if the individual is counted in the household, then their income and allowable deductions related to their medical care must also be counted.

RD SECTION 538 PROGRAM ELIGIBILITY

These units are not market-rate housing. Rents are restricted to be affordable for household's whose income is below the community's applicable income limits. As part of the move-in certification process applicants will be asked to disclose, provide verification of, and certify personal information related to income, household composition, and custody of minors, to determine program eligibility.

This program is not a subsidized housing program. Residents are responsible for the full amount of rent each month. The rental amount is based on pre-set income limits in the area NOT individual household income.

During the first twelve months following initial occupancy residents are not permitted to add new adult members to the household. However, during the first twelve months following initial occupancy they may elect to apply as a new household for consideration of the addition of new adult members. Approval of the new household is subject to certification of eligibility for all funding programs governing the resident's unit.

If all original qualifying household members move-out and there are remaining household members (members added after initial move-in) such household members must income qualify and meet any other eligibility criteria to remain in the unit.



HOUSING CREDIT PROGRAM ELIGIBILITY

These units are not market-rate housing. Rents are restricted to be affordable for household's whose income is below the community's applicable income limits. As part of the move-in certification process applicants will be asked to disclose, provide verification of, and certify personal information related to income, assets, household composition, custody of minors, and student status to determine program eligibility. Once a year residents must meet with management to complete the annual recertification process and will be required to disclose personal information in a manner similar to the move-in process.

This program is not a subsidized housing program. Residents are responsible for the full amount of rent each month. The rental amount is based on pre-set income limits in the area NOT individual household income.

During the first twelve months following initial occupancy residents are not permitted to add new adult members to the household. However, during the first twelve months following initial occupancy they may elect to apply as a new household for consideration of the addition of new adult members. Approval of the new household is subject to certification of eligibility for all funding programs governing the resident's unit.

If all original qualifying household members move-out and there are remaining household members (members added after initial move-in) such household members must income qualify and meet any other eligibility criteria to remain in the unit.

The following requirements must be met for an applicant to be eligible for admission to the Housing Credit program. Applicants must meet the eligibility requirements of any other programs layered with the Housing Credit program.

Income Requirement

The household's annual income, including anticipated income, must not exceed program income limits at the time of move-in and for the initial 12 months of occupancy.

Student Eligibility Requirement

Student eligibility for the Housing Credit program will be determined at move-in and re-verified at annual recertifications to confirm continuing eligibility of the household. There is no grandfathering of eligibility because the resident was not a student when they moved in and later became one.

Households made up entirely of full-time students are not eligible for admission to or continued tenancy in units receiving housing credits. However, there are five exceptions to the full-time student restriction that would make such households eligible.

Who is considered a full-time student?

A full-time student is defined as any individual who:



- 1) Is or was a full-time student during any part of five calendar months* during the current or upcoming calendar year,
- 2) at a regular educational institution with regular facilities, and
- 3) meets all the institution's requirements for full-time student status.

- Students enrolled in on-the-job training courses or pursuing their GED are **NOT** considered full-time students.
- Students attending elementary, middle, or high school **ARE** considered full-time students.
- Students attending college, university, technical, trade, mechanical or online school are considered full-time students, **IF**:
 - the school defines them as full-time students and
 - they attend during any part of five months* out of the current or upcoming calendar year.

*NOTE: Months do not need to be consecutive and attending at least one day out of a month counts.

Applicants are considered full-time students if the person had been a full-time student for 5 months of the current year, even if they graduate prior to applying for an apartment.

What are the exceptions to the full-time student restriction?

Full-time student households that are income eligible and satisfy at least one of the following five conditions are eligible under the student rule:

- a. All adult household members are:
 1. Single parents who are not listed as dependents on the tax returns of another individual; their child(ren) may be claimed by the absent parent but cannot be listed as a dependent on the tax returns of any other individual; or
 2. Married and eligible to file a joint tax return; or
- b. At least one member of the household:
 3. Receives TANF/TCA benefits or other assistance under Title IV of the Social Security Act; or
 4. Was previously in foster care, such as Child Welfare Services, or a state foster care or state transitional independent living program; or
 5. Is enrolled in a job training program receiving assistance under the Job Training Partnership Act, or similar federal, state or local laws.

SECTION 811 PRA PROGRAM ELIGIBILITY

The following requirements must be met for an applicant to be eligible for admission to the Section 811 PRA program. Applicants must meet the eligibility requirements of any other programs layered with the Section 811 PRA program.



Referral

All applicants for the HUD Section 811 PRA Programs are referred from Maryland's Department of Disability.

Income Requirement

The household's annual income must be less than or equal to the program income limit for the family size.

Social Security Number (SSN) Requirement

All household members must disclose and provide verification of the complete and accurate SSN assigned to them except for those individuals who:

- a. Do not contend eligible immigration status; or
- b. Who were age 62 or older as of January 31, 2010, and whose initial determination of eligibility was begun before January 31, 2010.

Timeframe for Providing Social Security Numbers

An applicant may not be admitted until SSNs for all nonexempt household members have been disclosed and verification provided, however they may apply and be added to the waitlist prior to doing so.

If all nonexempt household members have not disclosed and provided verification of their SSNs at the time a unit becomes available:

1. The next eligible applicant must be offered the available unit, and
2. They must do so within 90 days from the date they are first offered an available unit, otherwise they must be determined ineligible and removed from the waitlist.

Adding New Members Under the Age of Six without an Assigned SSN

The household must disclose and provide verification of the new household member's SSN within 90 calendar days of the child being added to the household. Management will grant an extension of one additional 90-day period to accommodate for delays in processing or other unforeseen circumstances outside of the household's control.

During the period that management is awaiting disclosure and verification of the SSN, the child is included as part of the household and shall be entitled to all the benefits of being a household member, including the dependent deduction.

Sole Residence Requirement

The unit must be the household's only residence. Residents must not receive rental assistance for two units at the same time, otherwise known as double or dual subsidy.

Applicant Screening: Existing Tenant Search



Management uses the *Existing Tenant Search Report* from the HUD Enterprise Income Verification (EIV) system as part of the initial screening process for applicants seeking federal rental assistance. The report is used to determine or confirm if any member of the applicant's household is currently residing at another HUD-assisted Multifamily or Public Housing Authority location. The social security number of all applicant household members regardless of age is entered by management into the report to screen for and confirm current participation in HUD-assisted housing.

Applicants Moving from One Subsidized Community to Another

This prohibition does not prevent a person who is currently receiving rental assistance from applying for an assisted unit in another community. The assisted tenancy in the unit being vacated must end the day before the subsidy begins in the new unit. Special consideration applies to minor children where both parents share 50% custody.

Management will follow up with an applicant's current housing provider to coordinate move-out and move-in dates. However, it is ultimately the applicant's responsibility to coordinate their move-out and move-in dates, so that they are not receiving assistance in two units at the same time. Applicants should provide their current housing provider with a proper move-out notice in writing and request a written receipt or acknowledgement. The move-out date of the first unit must be at least the day prior to the move-in date to this community.

If, for any reason, a resident moves into this community before moving out of another subsidized unit, the resident will be required to pay market rent until the move out from the previous community is complete. Assistance in the new unit will begin, if the household is still eligible, the day after assistance ends for the previous unit.

Applicants **MUST** disclose if they are currently receiving rental assistance living in another subsidized community. If the applicant or any member of the applicant household fails to disclose their rental history fully and accurately, this "misrepresentation" of information by the applicant may cause the application to be denied. If any household member received or attempted to receive assistance in another HUD assisted unit while receiving assistance in this community, the household member will be required to reimburse HUD for assistance paid in error. Receipt of dual subsidies is a material lease violation and may result in penalties up to and including eviction and pursuit of fraud charges.

Consent and Verification Forms Requirement

All adult household members (head, spouse or co-head, regardless of age) must sign and date:

- The HUD-required consent forms (form HUD 9887/9887A) prior to move-in and at each annual recertification, and
- Individual verification forms authorizing management to verify household income and other applicable eligibility factors.

Student Eligibility Requirement



Student eligibility for Section 811 PRA assistance will be determined at move-in, annual recertification, initial certifications, and at the time of an interim recertification if one of the changes reported is that a household member is enrolled as a student.

Please refer to *Appendix D – Student Rules for HUD Programs* for complete details on the student eligibility requirement.

OCCUPANCY STANDARDS

Management shall apply these occupancy standards before placing a household on a waitlist, assigning the household to a unit, and when there is a change in household size to determine if the household needs to transfer to another unit.

No unit receiving project-based rental assistance may be occupied by:

- fewer household members than there are bedrooms, or
- more than two household members per bedroom.

Occupancy standards serve to prevent the over or underutilization of units that can result in an inefficient use of housing assistance. Occupancy standards also ensure consistent and fair treatment of residents by allocating adequate housing space.

When determining the size of the unit that would be appropriate for a particular household, management shall count all full-time members of the household, including live-in aides and foster adults, as well as all anticipated children, including: (1) children expected to be born to a pregnant woman; (2) children in the process of being adopted by an adult household member; (3) children whose custody is being obtained by an adult household member; (4) foster children who will reside in the unit; (5) children who are temporarily in a foster home who will return to the household; and (6) children in joint custody arrangements who are present in the household 50% or more of the time.

Management will not count the following persons when applying occupancy standards: (1) adult children who are away at school but who live at home during recesses that have established residency at another location as evidenced by a lease agreement; or who will be present in the household less than 50% of the time; (2) adult children on active military duty; (3) permanently institutionalized family members; and (4) guests or visitors.

This policy is intended to balance the need to avoid overcrowding with the need to avoid underutilization of the space and unnecessary subsidy.

Verification of Household Composition

Household members who apply to live in the community are subject to residence verification to ensure compliance with management's Occupancy Policy. Management may verify the current address using a lease agreement, contact with landlords, valid IDs, or utility bills. Additionally, schools, medical professionals, social service agencies, and others may need to provide verifying information as required.



Residents vs. Guests

An essential duty under the lease for all residents of this community as well as all applicants is to disclose to management all persons who will be living in the unit at any time. It is important to understand the difference between a resident and a guest. Please refer to the House Rules for this community's guest restrictions.

Suspected or Unreported Change in Household Composition

At any time, management may request verification that one or more household members do or do not reside in the unit.

Verification of household composition may be pursued when management suspects that the resident is housing unauthorized occupants or when a household member moves out of the unit for a reason other than death, hospitalization, or establishing a new residence that has not been verified by management; or if there is evidence that a household member no longer resides in the unit, but the resident has not requested removal of that member from the lease.

If management suspects an unauthorized occupant, management will request a meeting with the head-of-household. In accordance with lease requirements, the resident will have ten (10) calendar days to meet with management. Failure to respond to the request to meet will result in management issuing a lease violation for unauthorized occupant.

To verify a person's status as a guest, management may ask the head-of-household for verification of alternative residence. Examples of verification that may be requested include:

1. Verification with the United States Postal Service that no mail, for the guest, is delivered to the unit or any other address in the community;
2. A current driver's license for the "guest" with an alternative address;
3. A current lease indicating an alternative residence;
4. A current (issued/created within the last thirty (30) days) utility bill, insurance policy, or other invoice/bill in the person's name showing an alternative address.

If an applicant household indicates that one or more members should be removed from the application, management will accept such notification from the head of household, as indicated on the application, if it is provided on a notarized form provided by management.

Live-in Aides

A live-in aide is a person who resides with one or more elderly persons, near-elderly persons, or persons with disabilities, and who:

1. Is determined to be essential to the care and well-being of the person(s);
2. Is not obligated for the support of the person(s); and
3. Would not be living in the unit except to provide the necessary supportive services.

Family members may be considered as live-in aides but would not meet the definition of a live-in aide if they contribute to the household financially or are currently residing with the member who needs the services of a live-in aide, as a regular family member.



Management must, initially and annually thereafter, verify the need for a live-in aide through third-party verification from the individual's health care provider, as mandated by program rules.

Live-in aides must complete the standard application form, but without the income verification information. Live-in Aides must meet the established screening criteria of this plan, except those regarding credit performance or the ability to pay rent on time; live-in aides are not responsible for rental payments. The income and assets of live-in aides are not considered.

Live-in Aides must be approved by management and a revised certification form, Live-in Aide Lease Addendum and House Rules must be executed before they move into the unit. If a live-in aide moves in prior to screening, approval, and signing the appropriate forms management will issue a notice of lease violation to the resident and pursue other enforcement action including, but not limited to, eviction of the live-in aide, termination of rental assistance and/or termination of tenancy.

Precautions to Prevent Housing Registered Sex Offenders

If the household is rejected because a member is registered as a sex offender in any state lifetime sex offender registry, management will take extra steps to ensure that the sex offender is not housed within the community. The household will have to provide documentation to prove that the sex offender will live at another location. Acceptable documentation includes but is not limited to:

1. Confirmation from a landlord with copy of an executed lease;
2. Confirmation from local police;
3. Confirmation from anyone who maintains sex offender registries including, but not limited to: Dru Sjodin Sex Offender Registry; Megan's List; and State or Federal Sex Offender Registries.
4. New driver's license with new address.

Information may be confirmed for up to one year following move-in.

If it is discovered that the household allowed any registered sex offender to live in the unit, the applicant must understand that they are not qualified to receive subsidy or live in the community. Because this is a material lease violation, all household members will be required to vacate the unit in accordance with the terms of the lease.

Adding Household Members after Initial Occupancy

Management must approve any new household member before they move into the unit. Management will treat all proposed new household members as applicants, and proposed new household members must participate in the eligibility determination and screening processes described herein. In addition, management will re-calculate the rent payment to reflect any income or allowances for the new household member.

APPLICATION PROCESS



Applicants may apply in person at the management office or via the online prospect portal utilized by management. Applicants must complete a single application signed by all adults or emancipated minors in the household. Emancipated minors are considered adults in the application of policies and procedures.

Applications submitted via U.S. Mail will be processed and the applicant's place on the waitlist will be determined based on the date the application is received by management.

Incomplete applications will not be accepted; they will be returned to the head of household as indicated on the application. Until all required information is provided, the application will not be processed or added to the waitlist.

Preliminary Determination of Eligibility

Preliminary eligibility is determined when the following criteria are met:

1. The head of household is over 18 years old or emancipated;
2. The household meets community/program age restrictions, if applicable;
3. The household size meets the occupancy standards of a unit size available at the community with an open waitlist; and
4. The household's reported income is under the applicable program income limits.

If preliminary eligibility is determined the applicant will either be:

- placed on the appropriate waitlist if the type of unit requested is not available; or
- provided with the appropriate forms to begin the move-in certification process.

A preliminary determination of ineligibility will result in the application being rejected.

WAITLIST POLICIES

This does not apply to the HUD Section 811 PRA programs. Applicants for the HUD Section 811 PRA program are referred by Maryland's Department of Disabilities.

Management will maintain waitlists to ensure applicants are appropriately and fairly selected for the next available unit. Management will place the applicant household on the waitlist upon receipt of a completed, signed application and management confirms preliminary eligibility.

Applicant households who qualify for more than one unit size available at the community, may choose to apply to one or all available unit sizes for which they qualify. However, when making this decision applicants should consider the following:

- The second time an applicant household refuses to begin the leasing process or an offered unit, management will remove the household from the waitlist. Please refer to **Right to Refusal** section below for more details.
- Once a household accepts an offer and takes possession of a unit, they will be removed from any additional waitlists.



- A resident household's request to move to a different unit within the community is subject to the community's transfer policy contained herein.

If the household composition changes after the household has been placed on the waitlist it will be the responsibility of the applicant household to notify management. Management will update the waitlist information. At that time management will determine if the household meets the occupancy standards for the selected unit sizes. If the household no longer qualifies for the unit size they originally selected, they will be removed from the inappropriate waitlist and if the appropriately sized unit:

- is available at the community management will place the household on the waitlist for the appropriately sized unit maintaining the original application date; or
- is **not** available at the community management will notify the household in writing that they are no longer eligible for the community and have been removed from further consideration on the waitlist.

Selecting Applicants from the Waitlist

Applications will be processed in order of the date and time received by management, except in the following circumstances:

- Residents eligible for a unit transfer per the transfer policies contained herein are given priority over new applicants on the waitlist.
- Units that have been made accessible in accordance with the Uniform Federal Accessibility Standards (UFAS) will be offered first to residents and then to applicant households as follows:
 - Units with communication accessible features will be offered to households with a verified need for communication accessible units first; and
 - Units with mobility accessible features will be offered to households with a verified need for mobility accessible units first.
- If this community utilizes any statutory, federal, local, or owner preferences they will be discussed in the 'Introduction' section at the beginning of this plan, and they will be processed in the order of priority after categories A, B, and C listed above.

Removal of Applicants from the Waitlist

Management will remove an applicant's name from the waitlist when:

- Applicant requests to be removed;
- The unit that is needed – using household size as the basis – has changed, and no appropriate size unit exists in the community;
- Applicant fails to respond to management inquiries while on the waitlist;
- Applicant cannot be contacted by US Mail (letters are returned or undeliverable) and/or phone (number disconnected or changed); or
- Applicant fails to keep application information up to date based on the requirements described in this plan.



If management determines that an applicant was removed from the waitlist in error, management will reinstate the applicant at the applicant's original place on the waitlist.

If an applicant is removed from the waitlist and later, the applicant household feels that they are now qualified for assistance/tenancy, the applicant household must submit a new application. Management will place an applicant on the waitlist, as necessary, based on the submission date of the new application.

MOVE-IN CERTIFICATION PROCESS

Management will notify the applicant in writing that it is time to begin the move-in certification process when the applicant has reached the top of the waitlist as determined by the selection process specified above. At that time, it will be necessary for the household to schedule an interview and for all adult household members to report to the community's management office with all required documentation that has not previously been submitted. All adult members must cooperate with the certification process.

All adult applicants, including those wanting to be added to existing households, are required to complete an application packet and consent to the release of information necessary to verify eligibility. Applicants are obligated to report information and fill out all applications, verifications and certifications completely and accurately. Management is required to verify the following information if applicable to the household for the purpose of determining rent and/or eligibility:

- Identification
- Social Security Numbers
- Age
- Income
- Assets and Asset Income
- Student Status
- Household Composition
- Child Care Expenses*
- Disability Assistance Expenses*
- Medical Expenses*

* *Applicable only to units enrolled in a HUD funding program: Section 8 Project-based Assistance; Section 202 PAC; Section Section 811 PRA; Section 811 PRA; Section 236; and Section 221(d)(3) BMIR.*

Required Documents/Information

Applicants will be asked to provide the following documents or information as part of the application and certification process. This list is not exhaustive but is intended to inform applicants so they know what to expect and can prepare accordingly.

Applicants must provide original documents. Management will make photocopies to be stored in the applicant's file and return the originals to the applicant. Management will not accept photocopies or documents that appear to be fraudulent or altered.

Adult refers to those household members 18 years old or older. Minor refers to those household members under the age of the 18 years old.



1. **Photo ID** for all adult household members
2. **Social Security Cards** for all non-exempt household members
 - Acceptable alternatives listed in appendix C.
3. **Birth Certificates** for all minor household members
 - For all household members if the unit receives project-based rental assistance (PBRA).
 - Acceptable alternatives listed in appendix C.
4. **HUD Consent Forms** must be signed by all adult household members if the unit receives PBRA.
5. **Verification of income**
 - a. All income of the head of household, spouse, or co-head regardless of age
 - b. Earned (employment, business, self-employment, independent contractor) income of all adult household members.
 - Name and address of employer and contact information of HR/payroll; and/or four to six current, consecutive paystubs.
 - Self-employed/independent contractors will be asked to provide 2-3 years of federal tax returns with supporting schedules; financial statements; accountant statements; or other reasonable methods of verification deemed acceptable by management.
 - c. Unearned income for all household members regardless of age
 - Current benefit/award letters for Social Security, public assistance, pensions, annuities, unemployment
 - Child support enforcement printout; or court order
 - A signed, notarized statement from the individual providing recurring support, gifts, or contributions to the household.
6. **Verification of all household assets**
 - Financial institution contact information; and/or account statements; real estate records, etc.
7. **Verification of student status**
 - A printout of school records OR school contact information
8. **Verification of custody of minor household members**

NOTE: Legal custody is not required. Management is only verifying residency of household members.

Management will accept the following as verification of custody in order of priority:

- a. Original birth certificates are sufficient to establish custody if an adult member of the household is listed as the parent of the minor; or



- b. When not established by birth certificate any of the following documents establishing legal guardianship:
 - 1) Valid court order; or
 - 2) Adoption paperwork from a recognized adoption agency; or
 - 3) Verification from a foster agency; or
 - 4) Other documentation acceptable to management provide legal custody.
- c. When not established by the documents listed above, any of the following documents establishing guardianship:
 - 1) Verification from a government agency (child services agencies, foster programs, etc.), a social service organization (homeless shelters, shelters for victims of domestic violence, etc.) or the minor's school, doctor's office, day care; or
 - The records should verify the minor's address is consistent with the adult's current address and the adult should be listed as the guardian.
 - 2) Tax returns; or
 - Including third-party receipt of transmission for income tax return filed (i.e., tax preparer's transmittal receipt, summary of transmittal from online source, etc.)
 - 3) A signed, notarized or witnessed statement from the biological parent establishing guardianship of an adult household member over the minor child.
 - The statement must include when the arrangement began, and how long it is intended to last.

Management will not establish policies intended to exclude children. If none of the household members can provide documentation for minors, as described above, management will meet with the applicant or resident to discuss reasonable alternatives. Management will be the final judge of what is adequate documentation proving household composition for residency.

- 9. **Verification of qualified deductible household expenses** at the household's discretion if the unit receives PBRA.
- 10. Verification of any other information provided by the household relevant to housing program certification.
- 11. Verification of any other information provided by the household relevant to the screening criteria.

Verification

All information reported by the household is subject to verification. Management shall obtain verifications in compliance with requirements set forth in the HUD Handbook 4350.3. After the preliminary eligibility determination, management will not reject an application until information provided on the application form and in subsequent interviews is collected and any necessary follow-up interviews performed.



Management will be the final judge of the credibility of any verification submitted by an applicant. If management considers documentation doubtful, management will review the information and make a ruling about its acceptability. Management will continue to pursue credible documentation from third parties for at least eight business days unless the third-party declines to provide that documentation. If the applicant cannot produce an acceptable alternative, management may reject the application based on the applicant's failure to produce the documentation.

Period for Verification

Verification must be dated within 120 days prior to the certification effective date or new verification must be obtained.

ENTERPRISE INCOME VERIFICATION (EIV) SYSTEM

This section applies only to the following HUD housing programs: Section 8 Project-based Rental Assistance; Section 236; Section 202; Section 811; Section 221 (d)(3) BMIR.

The purpose of HUD's EIV System is to provide coordinated family and income data reports, which Owner/Agents of HUD multifamily housing are required to use in day-to-day operations. EIV provides the following information:

- A series of Reports to supplement and verify resident provided information
- Monthly social security (SS) and supplemental security income (SSI) benefits
- National Directory of New Hires (NDNH) information:
 - Monthly updates of new hires information
 - Quarterly wage Reports (including employer and wage information)
 - Quarterly unemployment compensation information

Management will present each applicant for rental assistance a copy of the brochure, ***EIV and You***. This brochure provides important information about HUD's Enterprise Income Verification system. Receipt of the brochure will be documented in each resident's file upon admission.

Use of EIV During the Certification Process

The EIV system provides management with resident's income information and employment history. This information is used to meet HUD's requirement to independently verify employment and/or income when households recertify for continued rental assistance. Getting the information from the EIV system is more accurate and less time consuming and costly than contacting income sources directly for verification.

Use of EIV as part of the Move-in Certification Process

Management is unable to access EIV Income Reports until after a resident has moved in. Therefore, management will utilize EIV to confirm accurate reporting and calculation of all income information obtained from the applicant during the move-in certification process, within 90 days following



transmission of the move-in certification *form HUD-50059* to TRACS. TRACS is the HUD computer system through which rental assistance is processed for HUD programs.

Use of EIV after move-in

Management will utilize EIV to verify employment and/or income when households recertify for continued rental assistance. This applies to both annual and interim recertifications.

ANNUAL RECERTIFICATIONS

Residents enrolled in the Housing Credit program or Section 811 PRA program must complete the certification process annually.

Management will begin sending a series of reminder notices beginning around 120 days before a resident's recertification effective date. Failure to comply with the annual recertification requirement may result in termination of project-based rental assistance or tenancy.

INTERIM REPORTING REQUIREMENT

Residents enrolled in the Section 811 PRA program are required to report certain changes in factors which effect rent between regularly scheduled recertifications.

All residents must notify management, within 30 calendar days, when:

1. A family member moves out of the unit;
2. The family proposes to move a new member into the unit;
 - a. Management approval is required before a new member may be added to the household.
3. An adult member of the family who was reported as unemployed on the most recent certification or recertification obtains employment; or
4. The family's income cumulatively increases by \$200 or more per month.

Residents may request an interim recertification due to any changes occurring since the last recertification that may affect their rent. Changes a resident may report include the following:

1. Decreases in income including, but not limited to, loss of employment, reduction in number of hours worked by an employed family member, and loss or reduction of welfare income;
2. Increases in allowances including, but not limited to, increased medical expenses, and higher childcare costs; and
3. Other changes affecting the calculation of a family's annual or adjusted income include, but not limited to a family member turning 62 years old, becoming a full-time student or, becoming a person with a disability.



APPLICANT SCREENING CRITERIA

Management screens applicants to determine suitability for residency based on:

1. Past behavior;
2. Record of paying rent and other bills;
3. Record of complying with essential lease provisions; and
4. Record of complying with government requirements.

Screening helps ensure that households admitted to a community will abide by the terms of the lease, pay rent on time, take care of the community and unit, and allow all residents to enjoy their homes. **Management must screen anyone who wishes to live in the community prior to moving in.** This includes, but is not limited to, live-in aides, security/police officers or additional household members wishing to move-in after the initial move-in or current residents requesting transfers to other units.

After move-in has occurred, management must approve any addition to the household. Management will use the current screening guidelines in place at the time the new household member applies to determine eligibility for admission.

Management is committed to screening applications in a manner that is reasonable, consistent, and complies with Fair Housing laws.

Misrepresentation

Management will disqualify applicants for admission who provide false or misleading information because of misrepresentation or attempted fraud.

Management will not take any action to reduce or deny assistance based on inconsistent information received during the verification process until management has independently investigated the information. Management considers false information about the following to be grounds for rejecting an applicant:

- | | |
|--|--|
| 1. Identity | 9. Eviction History |
| 2. Social Security Numbers/Information | 10. Criminal History |
| 3. Income | 11. Sexual Offender Status |
| 4. Assets/Income from Assets | 12. Eligibility for Preferences and priorities |
| 5. Household composition | 13. Allowances |
| 6. Disability | 14. Current/previous residence history |
| 7. Birth date/Age | 15. Status as a Student |
| 8. Citizenship, naturalization, and/or eligible immigration status | 16. Current status as a HUD housing assistance recipient |



Management will not reject applicants based solely on unintentional errors or omissions by the applicant that do not cause preferential treatment. If management discovers that a resident has deliberately misrepresented their income level, student status, household size, or any other item used to determine eligibility, the owner will ask the resident to vacate the unit and/or raise the rent to market rent in accordance with state and local tenant/landlord requirements.

Management is obligated to make every attempt to complete the annual recertification even if a resident is asked to leave or an eviction proceeding is in process.

Screening for Drug Abuse and Other Criminal Activity

Management uses a criminal background check as part of the qualifying criteria at this community. An applicant with a criminal conviction that demonstrates a threat to the safety of residents and/or property, including violent crimes, will be rejected. Before rejecting an applicant based on a criminal conviction, management will review the nature of the conviction and any additional facts and circumstances that are available. Management will consider mitigating factors, including the passage of time. In addition, management's established eligibility standards restrict admission of:

1. Any household containing a member(s) evicted in the last three years from federally assisted housing for drug-related criminal activity, violent criminal activity, or other criminal activity that threatens the health, safety, or right to peaceful enjoyment of the community by other residents;
2. A household in which any member is currently engaged in illegal use of drugs or for which management has reasonable cause to believe that a member's illegal use or pattern of illegal use of a drug may interfere with the health, safety, and right to peaceful enjoyment of the community by other residents;
3. Any household member who is subject to any federal or state sex offender registration requirement or has been subject to lifetime inclusion on any federal or state sex offender registration; and
4. Any household member if there is reasonable cause to believe that member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety, and right to peaceful enjoyment by other residents.

Behavior is the basis for application of screening standards and not a disability or the condition of alcoholism or alcohol abuse.

*NOTE: Sex Offender Registration: If the applicant or any household member is or ever has been subject to registration under a state Sex Offender Registry or registration program, the application will be rejected. Management is required to perform a criminal background check during the application stage to determine if the applicant or any household member is subject to a lifetime registration requirement under any State sex offender registration program. To further this review, applicants must provide a complete list of all states in which any household member has resided. If management discovers that a household member was admitted in error, management **will** immediately pursue eviction or termination of assistance. However, management will offer the family the opportunity to remove the ineligible family member from the household.*



In addition, other charges (or related charges) may result in management's decision to deny the applicant. Management bases decisions to reject an application on categories of criminal offenses by adjudication (conviction or otherwise) by the number of years elapsed between the conviction, the seriousness of the crime and the date of application. *However, tenancy will not be denied solely based on arrests absent either a conviction or guilty or uncontested plea.* Management has established categories of offenses with time elapsed from adjudication to serve as a basis for background screening for criminal behavior. The categories with adjudication periods are available from the rental office on request. Management will conduct a criminal background check using the services of a reputable service provider or vendor. Information on the service provider or vendor also is available to the applicant by management on request.

If the criminal background check indicates that the applicant has a history of convictions as listed in management's categories for criminal activity, management will reject the applicant in accordance with HUD guidance and management's standards for applicant rejection.

If the applicant provided conflicting information on the application, before rejecting the household, management will:

1. Notify the household of the proposed action based on the information.
2. Provide the subject of the criminal record and the applicant with information about how to obtain a copy of the information.
3. Provide the applicant with an opportunity to dispute the accuracy and relevance of the information obtained from any law enforcement agency.
4. Allow the household to appeal and present evidence of mitigating factors; or
5. Allow the household the opportunity to remove the household member.

In this situation, applicants will have 10 calendar days to resolve the discrepancy before management moves to the next household on the waitlist. Any appeal of a rejection for criminal activity must be reviewed by management's President of Operations prior to being finalized. See the section on Rejecting Unqualified and Ineligible Applicants below for more information.

Screening for Credit History

Management will screen for credit history using a service provided by a reputable vendor. Information on the service provider or vendor is available to the applicant on request.

Management will review credit history and rental eviction/payment history. Eviction filings within the previous year regardless of adjudication also are grounds for denial of an application.

An unsatisfactory credit report is one reflecting past or current bad debts, late payments, or unpaid bills, liens, judgments or bankruptcies and considers the following types of information:

1. The type of account;
2. The age of the account;
3. The credit limit;



4. The balance;
5. Any past due amounts;
6. The length of time balances have been outstanding; and
7. Recent credit performance versus historical credit performance.

Poor credit history may be grounds for rejection of an application provided the rejection conforms to the requirements, but lack of credit history is not. As an accommodation for a disability, management has access to programs to assist persons with disabilities applying for assistance who also have poor credit histories to repair their credit. Inquire at the management office for more information.

Management will give applicants rejected for poor credit history the name, address and telephone number of the credit-reporting agency that provided the credit report, as required by the Fair Credit Reporting Act. Management will not release the content of any credit reports.

Screening for Rental History

Management reviews rental history using Yardi Resident Screening.

Management reserves the right to reject applicants for admission if it is determined that the applicant or any member of the household falls within any one or more of the following categories:

1. Record of eviction, for lease violations, from any community managed by Enterprise Residential, LLC or its predecessor company, Shelter Properties, LLC*;
2. Record of eviction from any community, for lease violations, within last three years*;
3. Past non-compliance with rental agreement;
4. Owing prior landlords: Applicants who owe a balance to present or prior landlords will not be considered for admission*;
5. Record of disturbance of neighbors, destruction of property or other disruptive or dangerous behavior during tenancy: Includes behavior or conduct which adversely affects the safety or welfare of other persons by physical violence, gross negligence or irresponsibility, which damages the equipment or premises in which the household resides; or which is disturbing or dangerous to neighbors, family or the surrounding community;
6. Record of violent behavior: Includes evidence of acts of violence or of any other conduct, which would constitute a danger or disruption to the peaceful occupancy of neighbors;
7. Owing utility providers: Applicants who owe a balance to the local utility provider for present or prior residences will not be considered for admission;

*Those evicted applicants who have resolved any outstanding debt with Enterprise Residential, LLC; ECD; or the former owner/agent may receive special consideration.



INELIGIBLE OR UNQUALIFIED APPLICATIONS

Management complies with applicant rejection requirements set forth in the HUD Handbook 4350.3.

Management reserves the right to reject applicants for admission if it is determined that the applicant or any member of the household falls within any one or more of the following categories:

1. Failure to meet program/community eligibility requirements;
2. Failure to meet the applicant screening criteria;
3. Misrepresentation; or Fraud;
4. Failure to respond to management inquiries during the leasing process;
5. Applicant refused to begin the leasing process and/or second offer of a unit (See Right to Refusal);
6. Applicant failed to move into an offered unit within 24 hours of the agreed upon date and time; or
7. Inability to pay the first month's rent (TTP).

Rejection Notices

Management will promptly notify the applicant, in writing, of the denial of admission or assistance. Management will send via first class mail to the head of household, as indicated on the application, the result of the eligibility determination. The rejection notice will include:

1. A specific reason(s) for the rejection;
2. The applicant's right to respond to management in writing or request a meeting within **fourteen (14) calendar days** to dispute the rejection; and
3. Those persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process.

Management will not provide information about the results of the eligibility determination over the phone or via email.

Meetings with Applicants to Discuss Rejection Notices

A member of management's staff who was not involved in the initial decision to deny admission or assistance will conduct any meeting with the applicant to discuss the applicant's rejection.

Within **five (5) business days** of management response or meeting, management will advise the applicant in writing of the final decision on eligibility.

Consideration of Extenuating Circumstances in the Screening Process

At any time during the screening process, management may consider extenuating circumstances including requests for reasonable accommodations, if applicable, before or during the meeting to



discuss rejection notices. Management will accept applicants who are clearly eligible and pass the screening guidelines for admission. Likewise, management will reject ineligible applicants.

Management will follow the appeal process in compliance with requirements set forth in the HUD Handbook 4350.3.

UNIT OFFER POLICIES

Final Determination of Eligibility

Management will make no decisions to offer the unit until verification of all information presented by the applicant is complete and a final eligibility determination is made in accordance with the screening and eligibility criteria of this plan.

Certifications are processed at the community then sent to a third-party compliance monitor for a final eligibility determination before the unit is offered to the applicant. Management will not accept material changes to the application once the file has been submitted for compliance review.

Offering an Apartment

When final eligibility is determined, management may offer available units over the phone or in person, however, verbal offers will be followed up with a written offer.

If management is unable to contact the household within five (5) business days from the date of a written offer, management will cancel the offer and instead offer the apartment to the next applicant based on the selection criteria in this plan.

Offering Units to Applicants with Disabled Household Members

Management will not skip over an eligible household that has reached the top of the waitlist and has indicated a need for certain unit features because of a disability. Management will grant an opportunity to the household to benefit from the program and to decide for itself, in compliance with Section 504, whether a unit meets the needs of the disabled household member, based on size, location, or facilities.

If no unit with the needed features is available, the applicant may decide to accept a standard unit and request a reasonable modification to the unit.

Offering Accessible Units

Requests for an accessible unit or a unit preference, such as a first-floor unit, will be processed in accordance with management's Request for Reasonable Accommodation Policy.

Accessible units will be held for 30 days during the community's initial lease up if an applicant requiring the features of the unit is not located. If after this 30-day period an eligible household



requiring the accessible features of the unit is not found, the unit may be rented to an otherwise qualified household.

If there is no household on the waitlist that has requested an accessible unit, management will offer the unit to a household that has not requested the accessible features. Before the applicant can accept that accessible unit, all adult members of the applicant household must sign a lease addendum that includes a requirement to move as described below.

Management will require, as permitted by the lease, a resident to transfer, at the owner's expense, when the household does not require the accessibility features of a unit in which they are living, and a resident or applicant has been identified who does need the accessibility features of the unit. Management will notify the household when a comparable non-accessible unit for which the household qualifies becomes available. The household will have a maximum of 30 calendar days to complete the move. Failure to do so will result in termination of rental assistance.

Management will not require the household to move if no unit that meets the household's occupancy requirements is available.

Right to Refusal

Management will offer each applicant household the opportunity to begin the leasing process and/or accept an offered apartment two (2) times. For simplicity's sake the remainder of this section will refer to refusing a unit offer but should be understood to include refusing to begin the leasing process. If a resident does not wish to accept an offered apartment, they have the right to refuse the offer. Applicants must notify management of their intent to refuse the unit offer by using one or more of the following methods: (1) in writing; (2) by email; (3) by facsimile; or (4) over the phone.

Note: If the refusal is made over the phone, contact must be made with a member of the management staff. Leaving a message is not adequate.

The first time an applicant refuses a unit, management will offer the unit to the next qualified household. The applicant household will retain the same place on the waitlist. The second time an applicant household refuses an offered unit; management will remove the household from the waitlist.

Management may modify the Right to Refusal policy for three cases:

1. Management will offer a disabled applicant units as they become available regardless of whether those units include accessible features. A disabled household has the right to refuse an unlimited number of units that do not meet their accessibility requirements. The disabled household can refuse two accessible units that meet the household requirements. If a disabled household refuses two accessible units that meet the household requirements, management will remove that household from the waitlist.
2. Management may offer an applicant household with no disabled household members an accessible unit when there are no disabled households on the waitlist. An applicant household with no disabled household members has the right to refuse an unlimited number of accessible units.



3. An applicant to a community designated for the elderly or disabled may reject an available unit if this unit is close to another unit with an animal. The household will be offered the next available unit. Management is not obligated at the time the applicant rejects a unit to provide an alternate unit.

The Right to Refusal policy applies to applicant households and existing residents who have submitted a Unit Transfer Application (excluding management-initiated transfers or mandatory transfers).

Security Deposit Requirements

Management must collect a security deposit at the time of the initial lease execution. The amount of the security deposit established at move-in does not change when a resident's rent changes. Management calculates and collects security deposits based upon the requirements of the applicable housing program(s).

Management will comply with any applicable state and local laws governing the security deposit. Residents, including those receiving project-based rental assistance, are expected to pay the security deposit from their own resources, and/or other public or private sources.

Management may accept payment of security deposits in installments as agreed upon by management and the applicant (based on ability to pay).

Failure to Take Possession of the Apartment on Time

If a household fails to take possession of the apartment within 24 hours (one business day) of the agreed date and time, management will attempt to contact the household to find out if the household still is interested in the apartment. If management is unable to contact applicant household within one business day, management will reject the applicant household, remove the household from the waitlist, and offer the apartment to the next household on the waitlist. This applies to unit transfers.

TRANSFER POLICY

Transfers of households enrolled in the Housing Credit program are subject to the transfer requirements of the Housing Credit program. A household may be ineligible to transfer due to program rules, in such cases occupancy of the new unit would be treated as initial occupancy and the income eligibility requirement would apply: the annual gross household income must not exceed the Housing Credit income limit of the new unit. Management will refuse any transfer or move from one unit to another that conflicts with Housing Credit requirements.

Current residents who need to transfer for one of the following reasons will be given priority over new applicants on the community's waitlist. Transfers will be granted for the following reasons, and in the following order of priority.



1. Uninhabitable Transfer:

Management may initiate a unit transfer when a unit:

- a. Has been made uninhabitable due to flood, fire, natural disaster or other circumstance if management determines that the circumstance that made the unit uninhabitable was not the result of negligence of the resident household members or their guests.
- b. Needs repairs to correct defects hazardous to life, health or safety or in need of repairs deemed necessary by management that cannot be performed with the Resident residing in the Unit.
- c. Has been scheduled by management for major rehabilitation.
- d. Management has determined there is an urgent or emergency need to transfer.

2. Reasonable Accommodation Transfer:

Residents with a disability may request a unit transfer when an accessible unit or unit with accessibility features is needed by the resident as a reasonable accommodation.

Management will provide reasonable accommodations to individuals with a disability to the maximum extent feasible. Management may modify the Resident's existing unit or transfer the Resident to another unit with the required features, upon availability. If a transfer is required, management will be responsible for reasonable moving costs. No Resident shall be permitted to transfer into an accessible unit from a non-accessible unit unless they require the features of that unit, except in an emergency, as determined by management.

3. Medical Transfer:

Residents with a verified medical need may request a unit transfer. The resident must provide medical certification of the necessity of the transfer.

4. VAWA Transfer:

Management will allow an eligible resident to make an emergency transfer under VAWA when a safe unit is immediately available or place the resident on the appropriate waitlist(s) when such a unit is not available.

A resident residing in a subsidized unit and who is a victim of a VAWA crime, qualifies for an emergency transfer if, the resident expressly requests the transfer; and either –

- a. The resident reasonably believes that there is a threat of imminent harm from further violence if the resident remains within the same dwelling unit, or
- b. In the case of sexual assault, the sexual assault occurred on the premises during the 90-calendar day period preceding the date of the request for transfer.

A resident's reasonable belief that there is a threat of imminent harm from further violence may stem from an incident of domestic violence, dating violence, sexual assault, or stalking of a household member.



Management will assist the resident by providing contact information to local service providers and organizations who specialize in assisting the victims of domestic violence, dating violence, sexual assault, or stalking. Such residents may also wish to move to another community all together. Management's ability to assist with such "external transfers" will be limited to providing information due to a lack of authority over third party providers, and established HUD regulations.

5. Accessible Unit Transfer:

Management will require, as permitted by the lease, a resident to transfer when the household does not require the accessibility features of a unit in which they are living, and a resident or applicant has been identified who does need the accessibility features of the unit.

6. Occupancy Standards Transfer:

Note: this type of transfer is not applicable to non-HUD units.

Management will require a resident to transfer when a household's composition changes, and they no longer meet the occupancy standards of the current unit once an appropriately sized unit becomes available. Residents will not be required to move if no appropriately sized unit exists within the community.

Over-occupancy households (i.e., those having more members than the maximum occupancy standard allows), receive priority over under-occupancy households, (i.e., those having fewer members than the minimum occupancy standard allows).

Management will notify residents in writing when initiating a required transfer. The notice will include the reason and requirement to transfer, a timeframe and the consequences for failing to transfer.

Transfers for reasons other than those listed above will not be permitted. Other reasons include but are not limited to:

- Residents who wish to transfer to a different sized unit which they meet the occupancy standards for but are not currently under or over housed will not be considered for a transfer.
- Existing households who wish to separate into two or more households will not be considered for a transfer. Such households must apply to the waitlist and may only do so when it is open.
- Existing households who are not enrolled in the Section 811 PRA program may not transfer into a unit receiving project-based rental assistance. Such households that desire deeper subsidy, must apply to the waitlist, and may only do so when it is open.

Existing households seeking to move to another unit in the community may only do so pursuant to the transfer policy.



CHANGES TO THE RESIDENT SELECTION PLAN

Management will review the Resident Selection Plan at least annually to ensure that the plan reflects current operating practices and program requirements. Appropriate changes will be made as necessary. The Resident Selection Plan is available for review in the management office during regular business hours.

Management will use the current Resident Selection Plan, in place at the time of final eligibility determination, to determine eligibility.



APPENDIX A –

Section 504 Coordinator

Enterprise Residential, LLC has designated the following person to address questions or requests regarding the specific needs of our disabled residents and applicants. This person serves as the Section 504 Coordinator. The Section 504 Coordinator for this community is:

Name	Shakairah Hauser
Title	Senior Manager, Compliance Enterprise Residential, LLC
Address	875 Hollins St., Suite 202 Baltimore, MD 21201
Phone	443.451.6800



APPENDIX B –

Request for Reasonable Accommodation Policy

Management will seek to identify and eliminate situations or procedures that create a barrier to equal housing opportunity for all.

When an assisted household includes a person with disabilities, a reasonable accommodation may be necessary. A reasonable accommodation is a change, exception, or adjustment to rules, policies, practices, or services that may be necessary to enable an applicant or resident with a disability to have an equal opportunity to use and enjoy a dwelling, including public and common areas, or to participate in or access programs and activities. Under Section 504, reasonable accommodations may also include a structural change to a unit, or to a public or common use area.

A reasonable accommodation may be requested at any time during the application process or residency in writing, orally, or by any other equally effective means of communication.

1. Management is responsible for informing all residents of their right to request reasonable accommodations for an individual with a disability.
2. At the time of application, management will provide all applicants with the Request for Reasonable Accommodation Policy or, upon the applicant's request; management will provide the Policy in an equally effective format.
3. Management will provide all applicants/residents the Request Form when requesting a reasonable accommodation or, upon the applicant/resident's request, management will provide the Request Form in an equally effective format.
4. A resident or applicant may submit the request in writing, orally, or use another equally effective means of communication to request an accommodation or modification.
5. Residents and applicants may contact the management office located within their community for information about requests.
6. Upon receiving the request, management will respond to the request within twenty (20) business days. At this time, management may request additional information or verification.
7. Management will consent to or deny the request as quickly as possible, but within thirty (30) business days after receiving all necessary information and documentation from the resident. All decisions to grant or deny reasonable accommodations will be communicated in writing or if required, in an alternative format in order to communicate the decision to the applicant/resident. Exceptions to the 30 business day period for notification of management's decision on the request will be provided to the resident setting forth the reasons for the delay.



8. If management denies the request for reasonable accommodation, the requestor has the right to appeal the decision within 10 business days of the date of the written notification of denial. Management staff not originally involved in the original denial will conduct the appeal meeting.

Management will fulfill requests from individuals with a disability for required reasonable accommodations unless doing so would result in any of the following circumstances. In such cases, Management will offer other suggestions that would not result in the circumstances described below:

1. A violation of State and/or federal law;
2. A fundamental alteration in the nature of the program;
3. An undue financial and administrative burden on the Owner or Management Agent;
4. A structurally infeasible alteration; or
5. An alteration requiring the removal or alteration of a load-bearing structural member.



APPENDIX C –

Acceptable Documents

In lieu of an original Social Security card management will accept any of the following as proof of SSN:

- Original document issued by a federal or state government agency which contains the name, SSN, and other identifying information of the individual
- Identification card issued by a medical insurance provider, or by an employer or trade union
- Driver's license with SSN
- Earnings statements on payroll stubs
- Bank statement
- Form 1099
- Benefit award letter
- Retirement benefit letter
- Life insurance policy
- Court records

In lieu of a birth certificate management will accept any of the following as proof of age:

- Baptismal Certificate
- Military Discharge Papers
- Valid Passport
- Census Document Showing Age
- Naturalization Certificate
- Social Security Administration Benefits printout



APPENDIX D –

Student Rules for HUD Programs

Applicable to 202 PRAC; 811 PRA; and Section 236

Student Eligibility Requirement

The student must meet all of the following criteria to be eligible:

1. Be of legal contract age under state law;
2. Have established a household separate from parents or legal guardians for at least one year prior to application for occupancy;
OR
Meet the U.S. Department of Education’s definition of an independent student (provided below);
3. Not be claimed as a dependent by parents or legal guardians pursuant to IRS regulations; and
4. Obtain a certification of the amount of financial assistance that will be provided by parents, signed by the individual providing the support. This certification is required even if no assistance will be provided.

US Dept. of Education defines “**independent student**” as an individual who is one or more of the following:

- a. At least 24 years old by December 31st of the certification year
- b. An orphan, in foster care, or a ward of the court at anytime from the age of 13 or older
- c. Is or was an emancipated minor or in legal guardianship
- d. Is a veteran of the Armed Forces of the US or currently serving on active duty in the Armed Forces for other than training purposes
- e. Is a graduate or professional student
- f. Is a married individual
- g. Has a legal dependent other than a spouse (dependent child or parent)
- h. Was verified during the school year as either an unaccompanied youth who is homeless or at risk of homelessness and is self-supporting.
- i. A student that is deemed independent by reason of other unusual circumstances by a financial aid administrator.



Student Financial Assistance

The full amount of financial assistance paid directly to the student or to the educational institution and amounts of scholarships funded under title IV of the Higher Education Act of 1965, including awards under federal work study programs or under the Bureau of Indian Affairs student assistance programs, are excluded from annual income.

