

SELECTION CRITERIA

Section 811 Project Rental Assistance Program

Community Name: Hopewell Station

Effective Date: September 7, 2018

Severn Management Company, LLC (SMC), managing agent for Hopewell Station, LLC, has established the following SELECTION CRITERIA to be used as an instrument in selecting and processing applicants.

SMC will follow and abide by the Fair Housing and Equal Opportunity laws and any other Fair Housing and Civil Rights laws in effect in selecting residents. We will not discriminate against any person because of race, color, religion, sex, national origin, ancestry, age, familial status, disability, sexual orientation, gender identity or marital status. Each applicant will be evaluated according to the following criteria.

The following guides will be used to determine eligibility:

1. The Federal Register
2. The Federal Fair Housing Law
3. The State/local Fair Housing Law
4. The Low-Income Housing Tax Credit Guidelines/Section 42 IRC
5. The Federal Fair Credit Reporting Act and other state and local credit reporting laws
6. The Section 811 Project Rental Assistance Program (Section 811 PRA) Requirements

This Resident Selection Criteria will be posted in the leasing office. It can also be made available to applicants for review by email, fax, or USPS. by contacting the leasing office or visiting the Hopewell Station website at <http://hopewellstation.com> and selecting the Applicant Portal tab. It will be updated periodically in accordance with changes implemented in federal and state guides. Any questions pertaining to these selection criteria should be directed to the Property Manager or, for the requirements for Section 811 PRA, Christina Bolyard with Maryland Department of Disabilities (MDOD) at Christina.Bolyard@maryland.gov or 410-767-3647

ELIGIBILITY REQUIREMENTS

Community Designation:

Hopewell Station is a family community. A family community is a rental property where a family is defined by HUD as: A family with or without children, an elderly family, a family with an adult with a disability, a displaced family, the remaining member of a tenant family, a single person who is not an elderly person with a disability, a person with disabilities or the remaining member of a tenant family.

Hopewell Station has four (4) units set aside for the exclusive use of families containing at least one adult with a disability who is at least 18 years of age but less than 62 at the commencement of the lease. These units must meet the program requirements of the Section 811 PRA Program, including Violence against Women's Act (VAWA). Additionally, Hopewell Station has another five (5) units that are to be set aside and occupied by non-elderly persons with disabilities in accordance with the Maryland Department and Housing Community Development's requirements.

Income Requirements:

1. All sources of income, assets and any applicable deductions will be third party verified.
2. Once the anticipated gross annual income of the household is calculated it will be compared to the current extremely low-income limits adjusted for family size set forth by HUD used for determining income eligibility.

Students:

According to the LIHTC program certain restrictions apply, including disallowing a household comprised of all full-time students, unless the student(s) is either:

1. Receiving AFDC I TANF;
2. Previously in a foster care program under Part B or E of title IV of the Social Security Act;
3. Enrolled in a job training program under the Job Training Partnership

Act;

4. Married and filing a joint tax return;
5. A single parent living with his/her minor child(ren) and such parent is not a dependent and whose child(ren) are not dependents of another individual other than a parent

OCCUPANCY STANDARDS

A household should not be assigned to an apartment home smaller or larger than necessary to accommodate as follows:

No. of Bedrooms	No. of Occupants	
	Minimum	Maximum
1 Bedroom	1	2
2 Bedroom	2	4

Reasonable accommodation approval may be needed for households with only one person due to the need for medical equipment or live in aides. See the Reasonable Accommodation Policy for guidance.

APPLICATION PROCEDURES

Applications will be obtained through the Maryland Department of Disabilities (MDOD) for all Section 811 PRA units. The Maryland Department of Disabilities will identify applicants for referral to the property in accordance with the Tenant Selection Process for the Section 811 PRA program. A copy of the Tenant Selection Plan is available at:

<http://dhcd.maryland.gov/HousingDevelopment/Documents/section811/AmendedTSPSection811DHCDApproved.pdf>

All applications for Section 811 units will be processed by the property and the Department of Disabilities in accordance with the Tenant Selection Plan and this document.

DISABILITIES

Because of a disability of a household member, there may be a need for either reasonable accommodations or reasonable modifications to accommodate the person or persons with a disability.

Reasonable Accommodation/Modification Policy:

SMC is committed to ensuring that its policies and procedures follow the State Government Article, §20-702, Annotated Code of Maryland. SMC will not deny individuals with disabilities the opportunity to participate in, or benefit from, nor otherwise discriminate against individuals with disabilities on the basis of disability, in connection with its management of multi-family housing projects. Therefore, if an individual with a disability requires an accommodation or modification, SMC will honor the request unless doing so would result in a fundamental alteration of the program; or an undue financial and administrative burden. In such a case, SMC will offer other suggestions that would not result in a financial or administrative burden.

A reasonable accommodation is a change, modification, alteration or adaptation in policy, procedure, practice, program, or facility that provides a qualified individual with a disability the opportunity to participate in, or benefit from, a program (housing or non-housing) or activity.

A reasonable modification is a structural change to the apartment home or common area of the community.

Reasonable accommodations/modifications requests may be submitted to the leasing office once an applicant has moved in or in advance of move in. Requests do not have to be in writing, however, whenever possible a written request is preferred. Verification of disability is not required for any Section 811 households, however depending on the nature of the disability, documentation may be required to determine that there is a direct relationship between the request and the disability and the request will benefit the resident with a disability.

If the applicant is requesting the reasonable accommodations/modifications prior to move in or the reasonable accommodation/modification is required for the approval of the application for move in, reasonable accommodation/modification requests would be submitted to Julie Palmeri, Director of Compliance for Severn Management Company. Appeals may be sent by mail, email, or fax.

Mail: Severn Management Company, LLC

Attn: Julie Palmeri, Director of Compliance

410 Severn Avenue, Ste. 413

Annapolis, MD 21403

Email: juliep@severncos.com

Fax: Attn: Julie Palmeri, Director of Compliance

410-269-6145

Upon receipt of a reasonable accommodation/modification request, the household will receive a letter acknowledging the receipt of the request. A response will be submitted to the applicant as soon as possible but no later than 30 days of the receipt of the request. If additional information is required, the household will be notified by phone or email what information or documentation is needed. Once all information is reviewed, the household will be notified of the final decision in writing.

Appeals will be handled through the appeals process outlined in the Rejection of Applicant(s) section of this Resident Selection Criteria.

UNIT TRANSFERS

Unit transfers are offered for certified medical reasons or accessibility. Transfers will be coordinated through the Maryland Department of Disabilities. Residents requesting a transfer will submit a written request to the leasing office and to the Maryland Department of Disabilities. Transfer requirements must be met prior to a transfer being approved. These requirements can be obtained at the leasing office. Management will maintain a transfer list.

PRESENT & PAST CREDIT HISTORY

Any application will be rejected for a one or a combination of the following reported on any adult applicant:

Credit Approval Criteria:

Bankruptcy in the last 24 months.

Applicant has outstanding debt to previous landlords in the last 24 months as reported by the Credit Bureau.

Applicant has more than 3 credit accounts rated 9 or higher in the last 24 months.

There are no records found on the Global Sanctions watch lists (including OFAC, OFAC SDN, OFAC Non-SDN and other sanction/terrorist watch lists).

Consideration will be given to the applicant if it is proved that the credit history was beyond the control of the applicant. Examples would be: reduction in labor force, illness, extremely high medical bills, divorce, etc.

NOTE: Credit inquiries will be forwarded to the local credit bureau.

PRESENT & PAST RENTAL HISTORY:

An application will be rejected for one (1) of the following reported on any adult applicant:

1. One (1) history that the Applicant has vacated prior to scheduled termination of lease at a previous housing unit without landlord notification.
2. One (1) eviction from a previous housing unit.
3. Three (3) overdue payments of rent within a six (6) month period from a current or past housing unit.

4. Landlord references are verified for the previous 3 years (36 months). If any Landlord reference is returned to us where in the previous landlord has signed that the applicant exhibited the following behavior:

(a) Housekeeping issues

(b) Records of disturbance of neighbors, destruction of property or other disruptive or dangerous behavior - 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 family resides which is disturbing or dangerous to neighbors or disrupts family and community life.

(c) Non-compliance with Rental Agreements - includes evidence of any failure to comply with the terms of rental agreements on prior residences, such as providing shelter to unauthorized persons, keeping of pets or other acts in violation of rules and regulations and painting or decorating without permission of owner.

5. Consideration will be given to the applicant if it is proved that the aforementioned landlord history was beyond the control of the applicant. Examples would be: reduction in labor force, illness, extremely high medical bills, divorce, etc.

CRIMINAL HISTORY

Every adult applicant is required to sign a consent form allowing all relevant criminal information to be released. Following a review consistent with the April 4, 2016 Guidance from HUD's Office of General Counsel, applications will be rejected for any history found of the following are reported:

Felony drug convictions in the last 15 years.

Misdemeanor drug convictions in the last 5 years.

Felony DUI convictions in the last 7 years.

Unclassified felony convictions in the last 10 years.

Unclassified misdemeanor convictions in the last 5 years.

Felony property convictions in the last 10 years.

Misdemeanor property convictions in the last 5 years.

Felony sex convictions in the last 100 years.

Misdemeanor sex convictions in the last 100 years.

Felony theft convictions in the last 10 years.

Misdemeanor theft convictions in the last 5 years.

Felony theft by check convictions in the last 7 years.

Misdemeanor theft by check convictions in the last 3 years.

Felony violent crime convictions in the last 40 years.

Misdemeanor violent crime convictions in the last 20 years.

Felony weapons related convictions in the last 40 years.

Misdemeanor weapons related convictions in the last 20 years.

Matches in the registered sex offender

OTHER REASONS AN APPLICATION MAY BE DENIED

1. Misrepresentation - willful or serious misrepresentation in the application procedure for the apartment or for any other governmental assisted apartment home.
2. State and Federal laws - Failure to meet the eligibility requirements imposed by the authority or by applicable state and federal laws and any regulations or requirement promulgated thereunder.

REJECTION OF APPLICANT(S)

If an applicant disputes the accuracy of any information provided to the leasing office by a screening service or credit reporting agency, the applicant may contact the screening company that supplied the information within 60 days of the denial to obtain a copy of the screening results. The name and address of the screening company and a reference number will be provided in the denial letter.

If the applicant disputes the denial of an application due to income qualifications or credit, criminal, and/or landlord denial directly related to a disability, they may submit an appeal. An applicant or resident may also submit an appeal of a denial of a request for reasonable accommodation or modification. This appeal must be submitted in writing within 10 days of notice that the application or request has been declined to Julie Palmeri, Director of Compliance for Severn Management Company. Appeals may be sent by mail, email, or fax.

Mail: Severn Management Company, LLC

Attn: Julie Palmeri, Director of Compliance 410 Severn Avenue, Ste. 413

Annapolis, MD 21403

Email: juliep@severncos.com

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410-269-6145

A decision will be returned in writing within as soon as possible but not more than 30 days of receipt of the Appeal.

As managers, our ultimate responsibility is our resident selection. The owner has developed this community in hopes of servicing a need for housing. As managers we must try to make every effort to occupy the owner's project with residents who will care for the unit and general grounds, who will pay their rent on time, in full and who will inform us of maintenance issues.