



300 North Resident Selection Criteria

Section 811 Project Rental Assistance Demo Program

Effective August 1, 2018

Humphrey Management, managing agent for this community, has established the following Resident Selection Criteria to explain the requirements and policies used to process and select applications for residency. Everyone who applies will have their application evaluated in a fair, equal, and consistent manner that complies with federal, state, and local fair housing requirements.

These criteria were implemented with the goal to improve housing opportunities by ensuring that quality housing is available to qualified families; and create a welcoming, thriving community through effective resident selection.

General Community Information

This is a family community consisting of 80 studio, one, two and three bedroom apartments, serving qualified market rate and low income households.

Eight one-bedroom apartments, and four two-bedroom apartments are reserved for households enrolled in the Section 811 Program.

Program Eligibility: Section 811 Project Rental Assistance Demo Program

The following requirements must be met for an applicant household to be eligible for admission to the Section 811 program.

Income Requirement

The maximum qualifying annual household income must not exceed the limits set by the U.S. Department of Housing & Urban Development defined as Extremely Low (30% of area median income).

For the sake of determining the appropriate income limits based on household size management shall 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: (a) children who are temporarily in a foster home who will return to the household; (b) children in joint custody arrangements who are present in the household 50% or more of the time; (c) children who are away at school, but who live with the family during school recesses; (d) unborn children of pregnant women; (e) children in the process of being adopted by an adult household member; (f) temporarily absent family members who are still considered household members; (g) family members in the hospital or rehabilitation facility for periods of limited or fixed duration; and (h) 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 continue as a household member at the family's discretion. The family's decision on whether or not to include the permanently confined family member as a household member determines if that person's income will be counted.

- a. *Include* the individual as a household member and the income and allowable deductions related to the medical care of the permanently confined individual are counted; or
- b. *Exclude* the individual as a household member and the income and allowances based on the medical care of the permanently confined individual are not counted.



We do business in accordance with the Federal, State, and Local Fair Housing Law



Social Security Number Requirement

Households must disclose and provide verification of the full social security numbers (SSN) for all household members.

1. The SSN requirements do not apply to individuals who do not contend eligible immigration status.
2. Timeframe for Providing Social Security Numbers
 - a. Applicants currently on or applying to the waiting list: Applicants do not need to disclose or provide verification of a SSN for all non-exempt household members at the time of application and for placement on the waiting list. However, applicants must disclose and provide verification of a SSN for all non-exempt household members before they can be housed.
 - b. Housing applicants from the waiting list: If all non-exempt household members have not disclosed and/or provided verification of their SSNs at the time a unit becomes available; the next eligible applicant must be offered the available unit.

The applicant who has not disclosed and/or provided verification of SSNs for all non-exempt household members has 90 days from the date they are first offered an available unit to disclose and/or verify the SSNs. During this 90-day period, the applicant may, at its discretion, retain its place on the waiting list. After 90 days, if the applicant is unable to disclose and/or verify the SSNs of all non-exempt household members, the applicant shall be determined ineligible and removed from the waiting list.

Sole Residency Requirement

A household will only be eligible for assistance if the unit will be the family's only residence. Residents must not receive assistance for two units at the same time, known as dual subsidy.

Management will screen applicants through HUD's Enterprise Income Verification System (EIV) existing tenant database as part of the screening process to determine if any applicant household members are currently residing at another Multifamily Housing or Public and Indian Housing (PIH) location. Management may need to follow up with an applicant's current housing provider to coordinate move-out and move-in dates.

Consent & Release Forms Requirement

All adult members of the household must sign the required HUD Consent Forms (HUD 9887/9887-A), regardless of whether they report income. These forms must be signed prior to move-in, and annually at recertification time.

Student Eligibility Requirement

Student eligibility for Section 811 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 at an institution of higher education.

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

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 US Department of Education's definition of an independent student.
3. Not be claimed as a dependent by parents or legal guardians pursuant to IRS regulations; and
4. Obtain 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 by the parents/guardians.

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.

Program Eligibility: Tax Credit

All of the units enrolled in the Section 811 Program in this community are governed by the Low Income Housing Tax Credit Program requirements.

All Section 811 applicants must also meet the eligibility requirements of the Tax Credit program. The following requirements must be met for an applicant household to be eligible for admission to the Tax Credit program.

Income Requirement

Occupancy is limited to households with income at or below 60% of published area median income (AMI) when they move into the community.

This community is dedicated to housing families at affordable rates and various income levels. This community is targeting:

- 8 households at or below 30% AMI as adjusted for family size
 - 4 apartments will be reserved for 811 households counted at this income level.
- 13 households at or below 40% AMI as adjusted for family size
 - 4 apartments will be reserved for 811 households counted at this income level.
- 26 households at or below 50% AMI as adjusted for family size
 - 4 apartments will be reserved for 811 households counted at this income level.

If no units are available in the applicant's income level, they will be placed on a waitlist until such time that a unit that meets the applicant's income becomes available.

Student Eligibility Requirement

Households made up entirely of full-time students are not eligible to live in units receiving tax credits. However, there are four exceptions to the full-time student restriction (Section 42 (i)(3)(D)). Full time student households that are income eligible and satisfy one or more of the following conditions can be considered eligible residents:

- All adult household members are:
 - Single parents and neither they nor any of their children are listed as dependents on the tax returns of another individual, except the child(ren) may be claimed by the absent parent; or
 - Married and eligible to file a joint tax return; or
- At least one member of the household:
 - Receives assistance under Title IV of the Social Security Act (i.e., AFDC, TANF assistance); or
 - Was previously in foster care, such as Child Welfare Services, or a state foster care or state transitional independent living program; or
 - Is enrolled in a job training program receiving assistance under the Job Training Partnership Act, or similar federal, state or local laws, and effective for households

A full time student is defined as any individual who (1) has been or will be a full-time student during each of five calendar months during the current or upcoming calendar year, (2) at a regular educational institution with regular facilities, and (3) who also 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 for the purpose of eligibility.
- Students attending public or private elementary schools, middle or junior high schools, or senior high schools **are** considered full-time students **if** attending five (5) months out of the current or upcoming calendar year (months need not be full or consecutive).

- Students attending public or private colleges, universities, technical, trade or mechanical schools, night school or online school **are** considered full-time students **if** the school defines them as full-time students **and** they will be attending five (5) months out of the current or upcoming calendar year (months need not be full or consecutive).

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

There is no grandfathering of eligibility because the resident was not a student when they moved in and later became one. For this reason, resident student status must be re-verified at annual certifications to confirm continuing eligibility of the household.

Occupancy Standards

These occupancy standards shall be used in determining the appropriate unit size at move-in and shall apply during a resident's tenancy in determining unit transfers:

Number of Bedrooms	Number of Occupants	
	Minimum	Maximum
1	1	2
2	2	4

Application Process

Applications will be obtained through the Maryland Department of Disabilities (MDOD) for all Section 811 units. The Maryland Department of Disabilities will maintain a waiting list and identify applicants for referral to the community in accordance with the *Section 811 Project Rental Assistance Program Referral and Tenant Selection Plan* (Tenant Selection Plan). A copy of the Tenant Selection Plan is available at:

<https://dhcd.maryland.gov/HousingDevelopment/Pages/section811/Section811.aspx>

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

Applicants must be at least 18 years old or be an emancipated minor to submit an application. Applicant households must submit a single application executed by all adults or emancipated minors in the household. Emancipated minors are considered adults in the application of our policies and procedures. 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 all income, assets, household characteristics and circumstances that affect eligibility. This information will be verified by management in compliance with the Low-Income Housing Tax Credit Program and regulations contained in the HUD Handbook 4350.3.

Required Documentation

This documentation is not required to submit an application, however must be submitted before the applicant household can move into a unit. Management will not accept photocopies, or documents that appear fraudulent or altered. This documentation must be the original, which management will photocopy. Management will store the copies in the applicant's file.

- Social Security Cards for all household members.
- Driver's License or other forms of Photo ID for all adult household members.
- Certified Birth Certificates for all household members. Please note short form or birth cards are not acceptable alternatives.
- All adult household members must sign the HUD consent forms.

- Evidence of income from all sources: wages, social security, disability, workers compensation, unemployment, pensions, etc.
- Evidence of all assets: bank statements, real estate tax assessment notices, etc.
- Any other verifications supporting any and all information provided by the family.

Applicant Screening Criteria

Disclosure, Verification, and Other Criteria

1. Misrepresentation - willful or serious misrepresentation in the application procedure for the apartment or for any other governmental assisted apartment.
2. Verification - All income must be verifiable independent of the applicant. Self-employed applicants must provide acceptable proof of income (e.g. income tax returns or accountant letter). Income from assets will be calculated and used in the overall household income determination.
3. 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.

Credit History Criteria

All adult household members will be required to meet the credit standards established at the community. Any household that does not meet the rental scoring system used by a third-party screening company will be declined.

All applications will be evaluated on a rental scoring which is based on both real and statistical data. This data includes, but is not limited to: (1) Payment history; (2) Quantity and type of credit accounts (Credit cards, car loans, mortgages, etc.); (3) Outstanding debt; (4) Collection records; (5) Public records (Civil judgements, bankruptcies, evictions, etc.); (6) New credit inquiries within the last two (2) years; (7) Medical collections are excluded and will not decrease your rental scoring.

Money due to any previous landlord will result in an automatic rejection of the application regardless of any other criteria.

The rental scoring determination is as follows:

- 533 and above Accept
- 532 and below Decline- See the Section on Rejections of Applicant(s) for the Appeal Procedure
- No credit or not enough credit to generate a score will receive a recommendation of Refer from the third-party screening company. This rating requires Regional Manager approval.

Residential History Criteria

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

1. One (1) eviction from a previous housing unit within the last three (3) years.
2. Three (3) or more late payments of rent within the last six (6) month period.
3. Landlord references are verified for the previous 3 years (36 months). If any Landlord reference is returned to us wherein 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 Lease Agreements - includes but not limited to evidence of any failure to comply with the terms of lease agreements on prior residences, such as providing shelter to

unauthorized persons, failure to comply with recertification process, keeping of pets or other acts in violation of rules and regulations, painting or decorating without permission of owner, etc.

4. Consideration will be given to the applicant if it is proved (documentation may be required) that the aforementioned rental history was beyond the control of the applicant. Examples would be: reduction in labor force, illness, extremely high medical bills, divorce, etc.

Criminal History Criteria

Every adult applicant is required to sign a consent form allowing all relevant criminal information to be released. Applications will be rejected for any history found that could affect the health or safety of any resident or if any of the following are reported:

1. Any household member(s) is subject to a state sex offender lifetime registration requirement (if allowable by state).
2. Any household member(s) has been convicted of any violent criminal activity.
3. Any household member(s) has one conviction of a felony or misdemeanor against persons that has occurred in the past 7 years or in which the scheduled end of sentence occurred within the past 7 years.
4. Destruction of property or any other offenses that pose a threat to the well-being and safety of our residents, employees, or community.
5. Any household containing a member(s) who was evicted in the last seven years from a Federally assisted housing community for drug-related criminal activity unless the member(s) has completed an approved, supervised drug rehabilitation or the member no longer resides in the household.

VAWA Protections: Victims of Domestic Violence, Dating Violence, Stalking or Sexual Assault

The Violence Against Women Act (VAWA) provides that criminal activity directly relating to domestic violence, dating violence, stalking or sexual assault engaged in by a member of a resident's household or any guest or other person under the resident's control, shall not be cause for being denied housing, termination of assistance, or occupancy rights if the resident or an immediate member of the resident's family is the victim or the threatened victim of that abuse. VAWA also provides that an incident(s) of actual or threatened domestic violence dating violence, stalking, or sexual assault will not be construed as serious or repeated violations of the lease by the victim (or threatened victim) and will not be "good cause" for the termination of the assistance, tenancy, or occupancy rights of a victim of such violence.

Management utilizes form HUD-5382 to certify that a person is a victim of domestic violence, dating violence, stalking or sexual assault. In lieu of a certification, a resident may provide: A federal, State, tribal territorial, or local police record or court record; Documentation signed and attested to by an employee, agent or volunteer of a victim service provider, an attorney or a medical professional, from which the victim has sought assistance in addressing domestic violence, dating violence, stalking, sexual assault or the effects of abuse.

Management is mindful that the delivery of the certification form to the resident in response to an incident via mail may place the victim at risk. Therefore, management may require that the resident come into the office to pick up the certification form and will work with residents to make delivery arrangements that do not place the resident at risk.

If an individual does not provide the form HUD-5382 or the information that may be provided in lieu of the certification by the 14th business day (or any approved extension), none of the VAWA protections afforded to the victim of domestic violence, dating violence, stalking or sexual assault will apply. However, in certain circumstances, at the discretion of Management, assistance may be provided to an individual based solely upon the individual's statement or other corroborating evidence.

NOTE: Any household containing a member with a demonstrated history of committing domestic violence, dating violence, stalking and/or sexual assault must exclude that member from the household to be considered for residency.

Rejection of Applicants

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 has been declined to the Director of Compliance for Humphrey Management. Contact information and instructions for how to submit appeals will be contained in the denial letter.

A decision will be returned in writing within 30 days of receipt of the Appeal.

Accessible Units

This community has four accessible units and two hearing/sight accessible units set aside for persons who need the accessibility features of the units.

When an accessible unit is available eligible households that need the accessibility features of that unit will receive priority over other applicants, regardless of position on the waitlist. Accessible units will be offered in the following order of priority:

1. Existing residents currently residing in a non-accessible unit, who require the features of the accessible unit;
2. The next qualified applicant who needs the features of the accessible unit;
3. Household's that do not need the features of the accessible unit at Management's discretion when there are no existing residents or applicants requiring the features of the accessible unit.

Management will offer households who apply for an accessible unit a standard unit if an accessible unit is not available when they reach the top of the waitlist. The household will be given the opportunity to decide whether the standard unit meets their needs. The applicant may decide to accept a standard unit and request modification to the unit as a reasonable accommodation.

Management shall require a resident to transfer when the unit is equipped with accessibility features that the occupying household does not need, and a resident or applicant has been identified who does need the accessibility features of the unit.

Transfer Policy

Transfers must be approved by and coordinated through the Maryland Department of Disabilities (MDOD). Residents requesting a transfer will submit a written request to the leasing office and to the Maryland Department of Disabilities.

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

1. **Unit Rendered Uninhabitable Transfer:** Management may initiate a unit transfer when a unit has been rendered uninhabitable due to fire, natural disaster or other circumstance if management determines that the circumstance giving rise to the unit being rendered uninhabitable was not caused by the negligence of the resident household members or their guests.
2. **Uninhabitable Due to Required Repairs Transfer:** Management may initiate a unit transfer when a unit 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.

- 3. Reasonable Accommodation Transfer:** A resident with a disability may request a unit transfer when an accessible unit or unit with some accessibility features is needed by the resident as a reasonable accommodation. The resident shall complete the Request Form. In addition, the resident may be required to complete the Verification of Need for Reasonable Accommodation/Modification form as part of such requests.

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 features required, upon availability. No Resident shall be permitted to transfer into an accessible unit from a non-accessible unit unless a member of the household requires the features of that unit, except in an emergency, as determined by management.

- 4. Verifiable Medical Impairment Transfer:** A resident with a serious medically determinable impairment which is expected to be of a duration of twelve (12) months or greater and who's medical impairment could be substantially improved by relocation to another unit may request a transfer. The resident shall complete the Request Form. In addition, the resident must provide medical certification of the necessity of the transfer.
- 5. Accessible Unit Transfer:** Management shall require a resident to transfer when the unit is equipped with accessibility features that the occupying household does not need, and a resident or applicant has been identified who does need the accessibility features of the unit.

In the event of a management initiated or required transfer management will notify the resident in writing of the requirement & reason for transfer, the time frame for transfer, and consequences for failing to transfer.

All transfers are subject to the transfer requirements of the Low Income Housing Tax Credit (LIHTC) program. LIHTC requirements may make a household ineligible for transfer, in such cases occupancy of the new unit would be treated as initial occupancy and would be subject to the income eligibility requirement that annual gross household income not exceed the income limit of the unit to be transferred into. Management will refuse any transfer or move from one unit to another that conflicts with the LIHTC requirements.

Disability & Reasonable Accommodations

Humphrey is committed to ensuring that its policies and procedures do 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, Humphrey will honor the request unless doing so would result in a fundamental alteration in the nature of the program; or an undue financial and administrative burden. In such a case, Humphrey 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 or common area of the community.

A copy of the full policy is posted in the leasing office. In addition, individuals may obtain a copy upon request.

Fair Housing

Humphrey Management will follow and abide by the Fair Housing and Equal Opportunity Laws and any other Fair Housing and Civil Rights Laws in effect in the intake and processing of applications and selecting residents.

We will not discriminate against any person on the basis of the following protected classes:

Federal: Race, Color, National Origin, Religion, Sex, Disability, Familial Status

Maryland: Race, Color, National Origin, Religion, Sex, Disability, Familial Status, Marital Status, Sexual Orientation, Gender Identity

Baltimore City: Race, Color, National Origin, Religion, Sex, Disability, Familial Status, Marital Status, Sexual Orientation, Gender Identity, Age, Source of Income, Ancestry

Modification of Resident Selection Criteria

These criteria will be posted in the leasing office and made available for applicants to review. 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 Community Manager or, for the requirements for Section 811, Christina Bolyard with Maryland Department of Disabilities (MDOD) at Christina.Bolyard@maryland.gov or 410-767-3647.

I have read and understand the Resident Selection Criteria for 300 North:

_____	_____	_____	_____
Head of Household's Signature	Date	Other Adult Member's Signature	Date
_____	_____	_____	_____
Other Adult Member's Signature	Date	Other Adult Member's Signature	Date



This community and its Owner Agent does not discriminate on the basis of disability status in the admission or access to, or treatment, or employment in, its federally assisted programs and activities.

**We do business in accordance with the Federal Fair Housing Law
(Fair Housing Amendments Act of 1988)**

