

# Woodland Gardens II Resident Selection Criteria

*For Housing Programs*  
Effective February 2023

Humphrey Management, the 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.

The Resident Selection Criteria was implemented to improve housing opportunities by ensuring that quality housing is available to qualified families; and to create a welcoming, thriving community through effective Resident selection. All procedures were implemented in conjunction with HUD Handbook 4350.3 REV-1, Occupancy Requirements of Subsidized Multifamily Housing Programs, as amended, the IRS Section 42 regulations, as amended, and other applicable federal statutes, and regulations, including but not limited to the following:

- Federal Register Notices/Final Rules
- Code of Federal Regulations (CFR)
- The Fair Housing Act of 1988
- Title VIII of the Civil Rights Act of 1968
- Section 504 of the Rehabilitation Act of 1973
- Americans with Disabilities Act of 1990
- HUD Handbook 4350.1 REV-1
- The Federal Fair Credit Report Act and state/local credit reporting laws

## Civil Rights Protections

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### 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: Color, Disability, Familial Status, National Origin, Race, Religion, and Sex.
- Maryland: Includes all federal protected classes listed above along with Marital Status, Sexual Orientation, Source of Income, and Gender Identity.
- Baltimore City: Includes all federal and state protected classes listed above along with Age and Ancestry.

## Project Eligibility

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This senior housing community consists of 75 one-bedroom apartments serving qualified low-income households.

- All seventy-five (75) one-bedroom units in this community are reserved for senior households. A senior household is one in which at least one member of the household is age 62 or older.
- All units in this community are governed by the rules of the Low-Income Housing Tax Credit Program ("Housing Credit Program"), and Baltimore City HOME Program. Additional programs governing the community are as follows
  - 40 Units are enrolled in HUD 202 PRAC\*\*
  - 3 Units are enrolled in PRHP\*\*

- 7 Units are enrolled in HTF\*\*
- 6 units are designated for Persons with Disabilities (PWDs)\*\*

*\*\*Additional housing program restrictions may apply.*

Adult applicants must provide a valid identification with a picture (copy will be retained with permanent file). All household members must disclose social security numbers (SSN) for members of the household. A valid social security card issued by the Social Security Administration is the required documentation. If a household member lacks this documentation, a letter from the Social Security Administration confirming a new card has been applied for will be acceptable documentation to continue in the application process. Where applicable an assigned Federal Identification Number may be used. United States Code Title 8, subsection 1324 (a) (1) (A) prohibits the harboring of illegal aliens. The provision of housing to illegal aliens is a fundamental component of harboring. All applicants will be required to provide proof of citizenship or legal immigration status (where applicable for the housing program).

### **Income Requirement**

Occupancy is restricted to households with income at or below the targeted published area median income (AMI) layers as adjusted for family size at the time of move-in and the initial 12 months of occupancy. The homes within this community are reserved for households in the following income layers:

- Ten (10) apartments are reserved for households with income at or below 30% AMI.
- Thirty (30) apartments are reserved for households with income at or below 50% AMI.
- Thirty-five (35) apartments are reserved for households with income at or below 60% AMI.

### **Vouchers**

Housing Choice Vouchers and other types of rental assistance are accepted. No applicant will be denied on the basis that they receive rental assistance. All applicants, including those receiving rental assistance, must meet all eligibility standards outlined in this document.

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

### **Student Eligibility Requirement**

Households made up entirely of full-time students are not eligible to live in units under the Low Income Housing Tax Credit Program. However, five exceptions to the full-time student restriction would make such households eligible. For additional information regarding Student exceptions, please contact the Community Manager and review the Resident Selection Plan.

## **HOME Program Eligibility**

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The following requirements must be met for an applicant household to be eligible for admission to the HOME program. All HOME applicants must also meet the eligibility requirements of the Housing Credit Program.

### **Income Requirement**

The HOME program requires two months' worth of income verification.

The HOME program does not count certain household members when determining household size for income limits. In these cases, the various programs would use a different household size when applying the appropriate income limit.

## **202PRAC Program Eligibility**

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The following requirements must be met for an applicant household to be eligible for admission to the 202 PRAC program. All 202 PRAC applicants must also meet the eligibility requirements of the Housing Credit Program and the HOME 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 Very Low (50% of area median income).

## Occupancy Standards

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| Number of Bedrooms | Number of Occupants |         |
|--------------------|---------------------|---------|
|                    | Minimum             | Maximum |
| 1                  | 1                   | 3       |

## Application Process

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At least one member of the household must be at least 62 years of age or older to submit an application. Applicant households must submit a single application executed by all adults or emancipated minors in the household. Management will verify this information in compliance with the Housing Credit Program and regulations contained in the HUD Handbook 4350.3. Apartments specially designed for the disabled will be marketed only to persons with disabilities. Only completed application packets can be accepted and processed to determine eligibility for housing or screened for our waiting list.

For Housing Credit Program unit reservations, once the application is approved for occupancy and the available unit accepted, the applicant will be required to place a \$100 reservation fee to hold the apartment home within seven (7) business days of notification. Failure to do so will result in management engaging the next qualified household on the waiting list. If a household requires assistance to pursue the application process, please contact the property manager and arrangements will be made to provide assistance during this process. Information provided during this process will be verified by third party verifications, reviewing of source documents and verbal verification. If at any time, it is determined information provided by the applicant is untrue and provided with the intent to commit fraud, this would be considered grounds to deny the application.

## Applicant Screening Criteria

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### Credit History Criteria

This community evaluates each person applying to live in its community with a credit-risk scoring system that an independent consumer-reporting agency provides and consistently applies to all applicants.

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 judgments, 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.

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.

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

Bankruptcies are permitted if they have been cleared. Each applicant's credit-risk score will be compared to the acceptance policies to determine whether or not the applicant may be accepted. If the application is denied based on the credit-risk score, the applicant will be advised what factors most adversely affected the score, and the applicant will be given the name, address, and telephone number of the consumer reporting agency that provided the credit-risk score to the property. An applicant who is denied based on their credit-risk score was based and may initiate an investigation to correct any erroneous information in such reports. The consumer-reporting agency will advise the applicant of the actions they may take to do so. Available units will not be held open during any such investigation by the applicant. The absence of credit history by itself will not be a reason to deny an applicant's household.

### Residential History Criteria

An application may 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 three (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 - include 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 is 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 the 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 a reduction in the 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 is 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 have occurred in the past seven (7) years or in which the scheduled end of sentence occurred within the past seven (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.

If the application is denied based on this criminal background search, the applicant will be given the name, address, and telephone number of the consumer-reporting agency that provided the criminal background report. An applicant who is denied based on a criminal background search may obtain a copy of the report and initiate an investigation to correct any erroneous information in the report. The consumer-reporting agency will advise the applicant of the actions that they may take in order to do so. Available units will not be held open during any such investigation by the applicant.

### **Rejection of Applications**

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If an applicant disputes the accuracy of any information provided to the management 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.

Applicants who are denied must wait 90 days before reapplying to the community. No apartments will be held during the appeal process with a screening company or credit reporting agency. If the screening company or credit reporting agency determines the denial was incorrect due to missing or incorrect information, the 90-day waiting period will be waived.

If the applicant disputes the denial of an application due to income qualifications, they may submit an appeal. This Appeal must be submitted in writing within 14 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 14 days of receipt of the Appeal.

### **Accessible and Hearing/Visual-Impaired Units**

This community's Uniform Federal Accessibility Standards designed units ("UFAS Units") are reserved for people who need the accessibility and hearing/visual assistance features of the unit.

When UFAS Units become available it must first be offered to a household who needs the features, even if another household's position is higher on the waiting list. If an applicant requiring the features of the unit is not located, then after 60-days of vacancy, the UFAS Unit may be rented to an otherwise qualified household. All leases will contain a provision requiring a household who does not need a UFAS Unit to transfer to a non-UFAS Unit when a unit becomes available.

**VAWA Protections for 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.

**Limited English Proficiency**

Management utilizes Tele Language Interpretation Services to provide access to services for those individuals with Limited English Proficiency.

**Modification of Resident Selection Criteria**

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These criteria will be posted in the management office and made available for applicants. 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. Additional information regarding our policies and procedures is available for review in our Resident Selection Plan. Please see the Property Manager for further information.

**I have received a copy of the Resident Selection Criteria for Woodland Gardens II:**

|                                       |             |                                       |             |
|---------------------------------------|-------------|---------------------------------------|-------------|
| _____                                 | _____       | _____                                 | _____       |
| <i>Head of Household's Signature</i>  | <i>Date</i> | <i>Other Adult Member's Signature</i> | <i>Date</i> |
| _____                                 | _____       | _____                                 | _____       |
| <i>Other Adult Member's Signature</i> | <i>Date</i> | <i>Other Adult Member's Signature</i> | <i>Date</i> |

