

**RESIDENT SELECTION CRITERIA - TAX CREDIT MODEL**  
**(Available at the Rental Office)**  
**MONROE STREET**

The purpose of this document is to establish fair, equitable, and easily understood practices for accepting and rejecting applicants for occupancy in Monroe Street apartments. These criteria are in compliance with requirements of the Federal Low Income Housing Tax Credit Program and the Tax Credit Allocation Committee of the State of California,

**POLICY ON NON-DISCRIMINATION**

With respect to the treatment of applicants, the Management Agent will not discriminate against any individual or family because of race, color, creed, national or ethnic origin or ancestry, religion, sex, sexual preference, gender identity, age, disability, handicap, military status, source of income, marital status or presence of children in a household, acquired immune deficiency syndrome (AIDS) or AIDS-related conditions (ARC), or any other arbitrary basis. No criteria will be applied or information considered pertaining to attributes of behavior that may be imputed by some to a particular group or category. All criteria shall be applied equitably and all information considered on an applicant shall be related solely to the attributes and behavior of individual members of the household as they may affect residency.

**APPLICATION PROCESSING PROCEDURES**

A waiting list will be established by the Property by a lottery process in accordance with the [Marketing Plan](#).

The waiting lists will track applicant name and contact information, household size, household income or AMI (Area Median Income), status of application, regulatory agency preferences, if any, and any other information deemed necessary for the property or specified in regulatory agency requirements.

Applicants will be invited for an interview in the order of the waiting list and in accordance to regulatory agency preference (if any). However, eligible applicants will be offered an apartment in the order in which their applications have been approved by our Compliance Department and readiness to move-in. In other words, on a first qualified, first offered basis (exceptions to this are those applicants directly referred by Housing Choices Coalition (HCC).

If an applicant is eligible for tenancy, but no appropriately sized apartment or AMI designation is available, they will be kept on the waiting list in their original position.

Agent will respect the bedroom size option chosen by the applicant unless such choice is contrary to the development's occupancy standards. Persons with a disability that require an adaptable or accessible unit may select a standard unit or an accessible unit, at their discretion.

Periodically, letters will be sent to applicants to update their information and confirm they remain interested in applying for a unit. Failure to respond to the Agent's notice to contact the project will result in removal from the waiting list. It is the obligation of the applicant to notify management of any changes to their address or phone number.

**OCCUPANCY GUIDELINES**

The following guidelines are set with regard to number of occupants per dwelling unit. These guidelines are set to avoid overcrowding or underutilization of limited affordable housing opportunities. Section 8305 (b) of the uniform Multifamily Regulations states that the minimum number of persons in household per the chart below. However, it also states that a sponsor may assign tenant households to units of sizes other than those indicated as appropriate if the Sponsor reasonably determines that special circumstances warrant such an assignment and the reasons are documented in the tenant's file.

Units will be occupied in accordance with the following standards:

No. Bedrooms	Minimum	Maximum
Studio	1	3
1	1	3
2	2	5
3	3	7

These guidelines may also be waived to:

- Conform to Local, State and Federal law regarding Fair Housing and Equal Opportunity.
- Accommodate a household member with a disabling or medical condition.
- Comply with local Housing Authority requirements.

A household whose composition no longer meets the above guidelines, may be required to move to the next available unit of the appropriate size.

Every household member regardless of age is to be counted as a person. This includes household members in the military or in school; anyone that will occupy the unit during the upcoming 12 months. In accordance with the Low Income Housing Tax Credit Program and the Tax Credit Allocation Committee of the State of California, unborn children will be counted for family size in determining annual income.

There are 17 units designed specifically for the mobility (10), sight and hearing impaired (7).

Wherever possible, we will offer an accessible unit to an eligible individual whose disability requires the accessibility features of the particular unit; when offering an accessible rental unit to applicants without disabilities, we will require such applicants to agree to move to a non-accessible unit when the accessible unit is needed by a disabled household.

#### UNIT MIX:

Number of Units	Maximum Tenant Income (Expressed as AMI)	Rents*
7 Studio Units (referral)	30%	\$885
5 One-Bedroom (referral)	30%	\$948
13 One-Bedroom	50%	\$1580
3 One-Bedroom	60%	\$1,896
2 One-Bedroom	80%	\$2,528
4 Two-Bedroom (referral)	30%	\$1,137
9 Two-Bedroom	50%	\$1,896
3 Two-Bedroom	60%	\$2,275
4 Two-Bedroom	80%	\$3,034
2 Three Bedroom	50%	\$2,190
2 Three-Bedroom	60%	\$2,628
2 Three-Bedroom	80%	\$3505
1 Two-Bedroom	Mgr Unit	
8 Two-Bedroom Project Based Vouchers	50%	Determined by Santa Clara County Housing Authority

\*Approximate rental rates based upon current income limits published by the U. S. Dept. of Housing & Urban Development. Rental rates subject to change.

#### ELIGIBILITY CRITERIA

Sixteen (16) units are set aside for Developmentally Disabled households referred through HCC. Eight (8) units are set aside for Project Based Voucher referred through the Santa Clara County Housing Authority.

The remaining 40 units will be filled through the property waitlist via application process and lottery. A waiting list will be established based on the top 500 lottery rankings. Anyone who qualifies for affordable housing may apply for residency.

For the 40 non-referral units, a City Work/Live preference in accordance with the City’s adopted Local Preference Policy will apply as follows:

<b>1st Priority Level (Live AND Work)</b>	At least one household member who <b>both</b> (lives and works) <ul style="list-style-type: none"> <li>Currently lives within the City Limits of the City of Santa Clara and for at least the past 6 months at the time of application</li> </ul> <b>AND</b> <ul style="list-style-type: none"> <li>Currently operates a business or is currently employed by a business or a public or quasi-public agency in the City of Santa Clara for at least the past 6 months at the time of application.</li> </ul>
<b>2nd Priority Level (Lives)</b>	At least one household member who currently lives within the City Limits of the City of Santa Clara and for at least the past 6 months at the time of application.
<b>3rd Priority Level (Works)</b>	At least one household member who currently operates a business or is currently employed by a business or a public or quasi-public agency in the City of Santa Clara and for at least the past 6 months at the time of application.
<b>4th Priority Level (All others)</b>	Any other qualified applicant household without regard to residency or employment.
<b>Notes:</b>	<ul style="list-style-type: none"> <li><i>The qualifying household member must be the person or a dependent of a person whose name will appear on the lease and who will use the unit as their primary residence.</i></li> <li><i>For residency and employment based preferences the person must currently meet the criteria and for at least the past 6 months at the time of application (drawing entry).</i></li> </ul>

All applicants must meet the minimum income requirement (to demonstrate rent paying ability) and not to exceed the maximum income limits (as published annually by Tax Credit, HUD regulations).

MINIMUM INCOME for this property is set at 2 times the monthly rent. If appealed, the household must demonstrate the ability to pay rent for consideration. Minimum income limits are not applicable to Section 8 units, PBV units, or Section 8 like units.

MAXIMUM INCOME limits will be adjusted as published by HUD yearly to reflect changes in the Area Median Income. Applicant households whose annual income exceeds the limits published at the time of move in will not be eligible for occupancy. Gross annual income as defined by HUD includes the gross amount (before deductions for taxes, insurance, etc.) of income, including income from assets and all anticipated income being received by all household members in accordance to the Low Income Housing Tax Credit Program. Below are the 2022 published limits, which are subject to change annually.

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Number of Household Members	Maximum Income for units at 30% AMI	Maximum Income for units at 50% AMI	Maximum Income for units at 60% AMI	Maximum Income for units at 80% AMI
1 person	35,400	59,000	70,800	94,400
2 person	40,440	67,400	80,880	107,840
3 person	45,510	75,850	91,020	121,360
4 person	50,550	84,250	101,100	134,800
5 person	54,600	91,000	109,200	145,600

6 person	58,650	97,750	117,300	156,400
7 person	62,700	104,500	125,400	167,200

The applicant and all household members 18 and older must supply a valid photo I.D., birth certificates for all minors, and sufficient information to enable the housing provider to request and receive written third-party verification from all income sources including, but not limited to: a) Employment; b) Public Assistance programs; c) Savings and Checking accounts; d) Pensions; e) Disability income; f) All assets including property, stocks, bonds, annuities, retirement accounts, etc.

Households comprised entirely of full-time students must meet special eligibility requirements to live in a Tax Credit unit in accordance to Section 42 or the IRS.

The applicant's landlord references must verify a history of responsible occupancy, behavior, and conduct. Current landlord references will be requested along with a third party unlawful detainer search. All previous landlords during the past two years will also be contacted (inability to provide landlord references is not, alone an obstacle to applying). Landlord references will help to determine whether or not the applicant has a good rent paying history, whether or not there have been any disturbing behavior patterns including repeated lease violations, destruction of property, etc. Any documented behavior which would constitute a material violation of the standard lease to be used at this location may be considered grounds for ineligibility.

A credit reference and background check will be required for all household members age 18 or older. A poor credit history may be grounds to deem an applicant ineligible for housing. Applicants will have the option to explain mitigating circumstances and/or include supplemental information with their application to explain any issues such as foreclosure, bankruptcy and negative credit.

Any of the following circumstances may be defined as Poor Credit History or grounds for denial:

- Total unmet credit problems in excess of \$10,000.
- An Unlawful Detainer and/or judgment against an applicant obtained by the current or any previous landlord.
- Negative landlord reference.

A check will be made of criminal conviction records for the past seven years for all adult Applicants of the household. Reports will be obtained from local and/or state records and may also include local Police records. If the Applicant has resided in a state other than California and has a past felony conviction, a report will be required from that state or federal organization. Generally, public records of this sort are only available for the past seven (7) years. However, if information becomes known during the screening process regarding criminal activity that happened before the past seven year period which could impact the Applicant household's eligibility to live at the property, the Management Agent reserves the right to consider this information as well. Serious felony offenses and/or continued and ongoing criminal activity will be grounds for rejection if such offenses involve physical violence to persons or property, domestic violence, sexual abuse, the manufacture or sale narcotics, possession of an illegal weapon, breaking and entering, burglary or drug related criminal offenses. The nature, severity and recency of such offenses and/or ongoing criminal activity will be considered when reviewing the Applicant and only those potentially impacting the health, safety, security or right to peaceful enjoyment of the property of and by other residents, visitors or employees will be considered. Additionally, applicants may be rejected due to:

- A history of violence or abuse (physical or verbal), in which the applicant was determined to be the antagonist.
- A household in which any member is currently engaged in illegal use of drugs or for which the owner has reasonable cause to believe that a member's illegal use or pattern of use of a drug may interfere with the health, safety, security, or right to peaceful enjoyment of the property of and by other residents, visitors or employees.

- Any household member, if there is reasonable cause to believe that a member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety, security or right to peaceful enjoyment of the property of and by other residents, visitors or employees.

Consideration may be granted to Applicants with past nonviolent criminal records occurring seven or more years in the past with no further criminal record. Applicants will be provided the criminal background record and provided an opportunity to respond and to provide evidence of mitigating factors.

Applicants may be deemed ineligible for the following reasons:

- Failure to present all members of the applicants' household at the scheduled interview(s).
- Failure of any household member to behave in an *orderly, non violent, non combative* manner during an interview or while on the property.
- Falsification of any information provided on an application.
- Poor Credit History, landlord history and/or criminal background check.
- Household income exceeds the set Income Limits.
- Household income does not meet the Minimum Income required to ensure ability to pay rent.
- Household size does not fit the Occupancy Standard
- Household cannot meet all qualifications required by the Low-Income Housing Tax Credit Program as determined by IRS Code Section 42(c)(2)
- Failure to provide requested information and proof of income and assets within the time period specified by the Management Agent as outlined above.

Reasonable Accommodations will be made to meet the needs of disabled applicants.

## **APPEALS PROCEDURES**

If an applicant household is deemed ineligible for occupancy, they will be notified in writing of the determination, and the notification will include the reasons for the determination. All applicants who are determined to be ineligible will also be notified of their right to appeal the determination. This appeal is preferred in writing but verbal appeals will also be accepted. The written appeal must be received within 14 days from the date that the determination letter was mailed. If the applicant(s) does not exercise their appeal right in writing and within the required period, the applicant(s) will be ineligible for housing and their application removed from the processing list as well as from the waiting list.

Applicants who appeal the initial decision of ineligibility will meet with the Property Representative. The applicant may bring to this meeting any documentation, evidence, or additional information. The Property Representative will also confer with staff and review the applicant's file in its entirety. If the appeal fails, a Regional Manager who had no involvement in making the original decision of ineligibility will review. The Owner's Representative will make a decision based on the merits of all information reviewed. A written decision will be placed in the applicants file. All decisions on appeals will be made within 20 days from the appeals meeting date. Owner's Representative decision is final.

## **RESIDENT ACCEPTANCE**

Applicants will be offered only one apartment based upon the time of their approval and readiness to move. They will be offered the first appropriately sized unit for the household's income (AMI). All offers of units will be made in writing.

If an applicant has been unable to accept a unit due to a disability or mitigating circumstances (i.e. medical reasons), the applicant shall retain his/her position on the waiting list and will be referred to JSCo's "[Reasonable Accommodation Policy – Notice to All Applicants and Residents](#)".

Detailed records of all units offered and refused will be kept by the Management Agent.