

CAMERON SENIOR PATIO HOMES

LIHTC RESIDENT SELECTION CRITERIA (SECTION 42)



APPLICATION FOR RESIDENCY

Cameron Senior Patio Homes is a senior independent living community intended and operated for occupancy by persons ages 55 and older, and is subject to income and other regulatory regulations. ALL LIHTC Applications will be referred to Cameron Senior Patio Homes by the Missouri National Guard Foundation (MONGF), the Services Enriched Provider Agency. If an apartment goes unoccupied for over ninety (90) calendar days, the apartment shall be permitted to be occupied by any qualified applicant regardless of referral status. An Application for Residency at this LIHTC Section 42 community must be completed for each and every prospective occupant who will be living in the apartment.

All Applicants must be at least 55 years of age and a citizen of the United States or be exempt under federal guidelines and all occupants must be age 55 and older. To learn more about this, please ask for the Citizen Declaration Form. All prospective occupants must provide documentation for verification of his/her age.

A non-refundable Application Fee is due upon submission of a completed Application. A security deposit will also be due at the time of Application. In the event that an Applicant cancels this Application for any reason, Cameron Senior Patio Homes will retain said application fee as a cancellation fee and/or liquidated damages. The security deposit is refunded if the application is rejected for any reason Cameron Senior Patio Homes regards as sufficient.

Your application will be processed in the order of receipt. Qualifications are based on, but not limited to, income requirements, family size and the availability of the unit size you need.

IDENTIFICATION

All applicants must present a valid driver's license, or other photo identification, in order to tour the community. A copy of a state issued photo ID, birth certificate, and social security card must be submitted for all occupants with the Application.

QUALIFYING STANDARDS

Income: The LIHTC Program has income guidelines that must be followed to determine eligibility to live at Cameron Senior Patio Homes. These income guidelines are set by federal and state agencies where the income criteria is a maximum amount, and can be found on the last page of this document. In addition to income guidelines other qualifying standards apply:

- A minimum lease term of 12 months
- Occupancy standards are limited to a maximum of two (2) persons per bedroom.
- Applicants gross monthly income must be at least two and one-half times (2.5) the monthly rent, unless the applicant is eligible for a housing assistance voucher. Applicants that have a gross income source must be verifiable. Acceptable income verification includes a letter from the employer confirming income.
- Applicants must also provide proof of all sources of annual income, including, but not limited to pension, retirement, and IRA accounts; social security benefits; etc. Self-employed applicants will be required to supply the two (2) most recent tax return and/or a notarized self-employed affidavit.

Current Income Limits (effective 04/01/2020):

*The below income limits** are based on the total number of persons in the household. Income is based on total gross annual income for the household plus 0.06% of all assets exceeding \$5,000.*

| % | 1 PERSON | 2 PERSONS | 3 PERSONS | 4 PERSONS |
|-----|-------------|-------------|-------------|-------------|
| 50% | \$30,100.00 | \$34,400.00 | \$38,700.00 | \$43,000.00 |
| 60% | \$36,120.00 | \$41,280.00 | \$46,440.00 | \$51,600.00 |

Rental History: Up to 24 months of rental history may be verified on present and previous residence. A positive record of prompt monthly payment, sufficient notice, with no damages is expected. For applicants who are homeowners, permission must be granted to verify payment history with the bank or lending institution.

Credit History: An unsatisfactory credit report can disqualify an applicant from renting an apartment home at this community. An unsatisfactory credit report is one which reflects past or current bad debts, late payments or unpaid bills, liens, judgments or bankruptcies. If an applicant is rejected for poor credit history, the applicant will be given the name, address and telephone number of the credit-reporting agency that provided the credit report (but not be told the content of the credit report). An applicant rejected for unsatisfactory credit is encouraged to obtain a copy of the credit report from the credit-reporting agency, correct any erroneous information that may be on the report, and resubmit an application to this community.

Criminal Background: A criminal background check will be conducted for each Applicant. An Applicant may be denied for habitual criminal activity, and a history of any of the following by any household member is cause for rejection of an Application:

- Subject to a lifetime registration requirement under a State sex offender registration program.
- Convicted of the illegal manufacture or distribution of a controlled substance
- Currently engaged in illegal use of drugs or for which the owner has reasonable cause to believe that an applicant's or household 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 property by other residents.
- Within 20 years from the completion of any sentence, probation, or parole for a felony conviction or adjudication other than an acquittal of sex offenses (including but not limited to rape, criminal sodomy, or sexual battery), arson, or crimes involving explosives.
- Within 10 years from the completion of any sentence, probation, or parole for a felony that involved damage to or destruction of property, bodily harm against a person, including but not limited to: murder, homicide, manslaughter, armed robbery, aggravated assault, or any felony of violence that may establish that the applicant constitutes a direct threat to the health or safety of other individuals or to the property.
- Within 5 years from the completion of any sentence, probation, or parole for a felony that involved stalking, weapon offenses, burglary, theft, auto theft, buying, receiving or possession of stolen property, or sales or trafficking of an illegal drug or controlled substance.
- Within 3 years from being evicted from housing for drug-related criminal activity, non-payment of rent, or violation of a lease agreement.
- Within 3 years from the completion of any sentence, probation, or parole for any other felony for a crime involving the illegal personal use of a controlled substance (other than sales, trafficking, or manufacture), illegal gambling, prostitution, commercialized vice, embezzlement, or forgery.
- Within 3 years from the completion of any sentence, probation, or parole for any misdemeanor or ordinance violation for a crime of violence that may establish that the applicant constitutes a direct threat to the health or safety of other individuals or the property.

- Within 3 years from the completion of any sentence, probation, or parole for any felony or any misdemeanor involving trespass.

Other Eligibility Requirements: All members of the household must be age 55 years or older.

Student Status: Under the LIHTC guideline, tax credit units cannot have a single household member as a full-time student. This applies to full-time students only and there is no age limit. At time of application a Student Status Affidavit will have to be completed.

- If the household contains at least one occupant who is not a student, has not been a student and will not be a student for five or more months during the current and/or upcoming CALENDAR year (months need not be consecutive). Household would not be a full-time student household.
- If the household contains all students, but at least one household member is a part-time student, the household can qualify. Documents of part-time student status is required for at least one member of the household to qualify.
- If the household contains all full-time students for five or more months during the current and/or upcoming CALENDAR year (months need not be consecutive), the following exceptions may apply:
 - Single parent household
 - Receiving Title VI benefits
 - Job training program
 - Married filing joint tax return
 - Foster Care

Households comprised entirely of full-time students that are income eligible and satisfy one or more of the above conditions are considered eligible. If none of the above applies, or verification does not support the exception indicated, the household is considered an ineligible student household.

EVALUATION

Cameron Senior Patio Homes is under no obligation to provide housing to every applicant. We are allowed by law, and required by policy, to make sound business judgements, which, in most cases will be based upon facts, past experiences, and history. Cameron Senior Patio Homes evaluates the above information with a scoring method that weighs the indicators of future rent payment performance. For further explanation of this type of method, please refer to "Credit Scoring and your Application to Rent an Apartment". In the event an application is rejected or denied, documentation of the reason will be maintained in the Community Office files, and you will be given the opportunity to appeal a denial decision. You will also receive written notification if your application is not approved.

OFFER OF AN APARTMENT

When all documents have been received, verified and approved, qualified Applicants will be offered only one (1) apartment. Declining the offer of an apartment is considered to be a withdrawal of the Application by the Applicant. Future Residents are not able to choose a floor plan or location.

EQUAL HOUSING

This community does not discriminate on the basis of race, color, sex, religion, handicap, sexual orientation or national origin. This community is under the "Housing for Older Persons" exemption because it is intended and operated for occupancy by persons 55 years of age or older under Federal and State programs.

Applicant/Resident

(Print Name)

Date

Co-Applicant/Resident

(Print Name)

Date

Household Member

(Print Name)

Date

Household Member

(Print Name)

Date