

Ellicott Gardens 2 Resident Selection Criteria

For Housing Programs
Effective April 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.

These criteria were 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 ("The Fair Housing Act")
- 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

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, Sex

Maryland: Includes all federal protected classes listed above plus: Marital Status, Sexual Orientation, Gender Identity and Source of Income

Howard County: Age, Occupation, Personal Appearance, Political Opinion

Project Eligibility

All 70 units in this community are governed by the Low-Income Housing Tax Credit Program.

- The following requirements must be met for an applicant household to be eligible for admission to the community:
 - 25 Units are further restricted to households with income at or below 20% AMGI
 - 5 Units are further restricted to households with income at or below 30% AMGI
 - 12 Units are further restricted to households with income at or below 40% AMGI
 - 20 Units are further restricted to households with income at or below 50% AMGI
 - 8 Units will be further restricted to households with income at or below 80% AMGI

Baltimore Regional Housing Partnership (BRHP)**

- Nine 3-Bedroom Units
 - Eight Units at 20% AMGI (Four Units Restricted for PWD's)
 - One Unit at 40% AMGI
- Five 2-Bedroom Units
 - Five Units at 20% AMGI (All Units Restricted for PWD's)

Section 811**

- Three 1-Bedroom Units (UFAS Units)
 - Three Units at 20% AMGI (All Units Restricted for PWD's)

Weinberg Units**

- One 1-Bedroom Unit (UFAS Unit)
- One 2-Bedroom Unit (UFAS Unit)
 - Two Units at 30% AMGI (All Units Restricted for PWD's)

***Additional housing program restrictions may apply and units are reserved for program referral source for occupancy.*

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:

- Twenty-five (25) apartments are reserved for households with income at or below 20% AMGI.
- Five (5) apartments are reserved for households with income at or below 30% AMGI.
- Twelve (12) apartments are reserved for households with income at or below 40% AMGI.
- Twenty (20) apartments are reserved for households with income at or below 50% AMGI.
- Eight (8) apartments are reserved for households with income at or below 80% AMGI.

Income Limits

- The household's annual income must not exceed the applicable income limit for the community as established by HUD and or the IRS. Current income limits are attached.

Minimum Income Requirement

- Rent should not exceed 40% of the applicant household's gross income; therefore, the minimum qualifying income will be at least 2.5 times the rent.
- Applicants who do not meet the above criteria but whose income is such that the rent will not exceed 50% may still be considered qualified if they provide proof of available assets equal to or greater than six (6) months' rent.

- In lieu of income, management will consider applicants who own available assets with a cash value of at least five times the rent to meet the income requirement.
- Applicants using assets to meet the minimum income requirement will need to provide proof of (1) ownership; (2) access to the asset; and (3) the cash value must be based on at least a six-month average balance or proof of a lump sum receipt within the last six months must be provided.
- For applicants to qualify for the minimum income requirement with total household contributions of greater than \$350 per month, the applicant must provide proof of the contributor's income that is at least seven (7) times the contribution amount.

This requirement does not apply to applicants receiving an acceptable form of rental assistance in which the owner has a contractual relationship with the rental assistance provider.

Vouchers

Housing Choice Vouchers and other types of rental assistance are accepted. No applicant will be denied on the basis 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 receiving housing credits. However, five exceptions to the full-time student restriction would make such households eligible. For additional information regarding Student exceptions, please contact the property manager and review the Resident Selection Plan.

Occupancy Standards

Number of Bedroom	Number of Occupants	
	Minimum	Maximum
1	1	3
2	2	5
3	3	7

Occupancy standards shall be used in determining the appropriate size at move-in and shall apply during residency in determining unit transfers.

Application Process

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. 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.

Once the application is approved for occupancy and the available unit accepted, the applicant will be required to place a \$150 reservation fee to hold the apartment home within 72 hours.** 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

Credit History Criteria

This property 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. Each person will receive a decision as follows:

- **Pass:** Applicant will continue in the application process to determine eligibility
- **Conditional Approval:** Regional Manager will review screening information to determine applicant can successfully establish utility services at the community and confirm no landlord / property owners show outstanding balances.
- **Fail:** Applicant will receive written documentation regarding our decision with additional information to understand the factors influencing our decision and options available to them through the credit reporting agency.

This data includes, but 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.

Medical collections and student loans are excluded from the criteria. No credit or not enough credit to generate a decision will receive Conditional Approval and require review by the Regional Manager for 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 discharged more than three years. Each applicant's credit-risk decision will be compared to the acceptance policies to determine whether the applicant may be accepted. 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 twelve months.
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. Extenuating circumstances will be considered if it is proven (documentation may be required) that the 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) subject to a state sex offender lifetime registration requirement (if allowable by State).
2. Any household member(s) convicted of misdemeanor criminal activity, based on the severity of the crime, screened one to seven years.
 - Property related, animal related, computer / tele-communication related, public justice related, alcohol related, victimless related and other criminal activity unclassified (high).
 - Family relations, drug related, organized crime, sex related (low and high).
3. Any household member(s) convicted of any felony violent related crime.
 - Assault, battery, deadly conduct, kidnapping, manslaughter, murder, and robbery.
4. Any household member(s) convicted of any felony related criminal activity, based on the severity of the crime,

screened one to seven years.

- Property related, animal related, fraud related, computer / telecommunication related, family relations, public justice, public order, gambling related, weapons related, organized crime, drug related, sex related, alcohol related, victimless related and other criminal activity unclassified as felony crime.
5. 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.
 6. 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

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 Units

This community shall reserve 14 accessible units for occupancy for people who need the accessibility features of the unit.

- One household member must be disabled.
- Total household income must be at or below 30% of area median income.

Accessible units will be held for 60-days during lease-up until 80% of all other units in the project, or 14 units are rented to income-eligible households with disability. Following the initial lease-up, a waitlist for income-eligible households with disabilities shall be maintained. If at any time any Unit for Individuals with Disabilities become available, and if fewer than 14 of the Project's units are occupied by income-eligible households with disabilities, a vacant unit will be held until the earlier of 60days following vacancy or 14 units are occupied by income-eligible households with disabilities.

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

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 Community Manager. Please see the Community Manager for further information.

I have received a copy of the Resident Selection Criteria for Ellicott Gardens 2:

_____ <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>



Income Limits and Rents

Tax Credit Rents 4/2023

Bedroom	1 BR Max Rent	2 BR Max Rent	3 BR Max Rent
20%	\$435	\$522	\$603
30%	\$653	\$783	\$905
40%	\$871	\$1,045	\$1,207
50%	\$1,088	\$1,306	\$1,509
80%	\$1,742	\$2,090	\$2,415

Rent limits published.

MTSP/VLI Howard County Income Limit Table 4/2023

HH #	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
20%	\$16,260	\$18,580	\$20,900	\$23,220	\$25,080	\$26,940	\$28,800
30%	\$24,390	\$27,870	\$31,350	\$34,830	\$37,620	\$40,410	\$43,200
40%	\$32,520	\$37,160	\$41,800	\$46,440	\$50,160	\$53,880	\$57,600
50%	\$40,650	\$46,450	\$52,250	\$58,050	\$62,700	\$67,350	\$72,000
80%	\$65,040	\$74,320	\$83,600	\$92,880	\$100,320	\$107,760	\$115,200

Income limits published 4/18/2022.

BRHP Units

Two Bedroom	Contract Rent	Util Allow	Gross Rent
5	\$2,146	\$119	\$2,265

Three Bedroom	Contract Rent	Util Allow	Gross Rent
9	\$2,793	\$146	\$2,939

Section 811 Rents

One Bedroom	Contract Rent	Util Allow	Gross Rent
30%	1,170	\$68	\$1,238

Weinberg Rent Table 4/2023

Resid

LIHTC Income Limit	1 BR Max Rent	2BR Max Rent	
30%	\$653	\$783	

Utility Allowances*

Utility Allowances	1 BR	2 BR	3 BR
	\$68	\$87	\$105

**Applicable to all units except 3rd Party prepared the UA calculations dated April 10, 2023; utility rates effective November 2022.*

Both income limits and rents are subject to change.



Ellicott Gardens 2 /5511 Waterloo Rd / Ellicott City, MD 21043

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

