

Nā Hale Makoa Affordable Program Qualifications

To provide affordable housing to our community, all residents must meet certain criteria. This means your income cannot exceed a certain amount for your household size. Na Hale Makoa provides rent-restricted housing for residents whose income does not exceed the maximum allowable income for their household size.

The total annual income must be at or below the following the Hawaii County income limits below depending on the number of occupants in the home*.

Household Size	30%	60%	80%	100%	140%
1 Person	\$25,410	\$50,820	\$67,760	\$84,700	\$118,580
2 Persons	\$29,040	\$58,080	\$77,440	\$96,800	\$135,520
3 Persons	\$32,670	\$65,340	\$87,120	\$108,900	\$152,460
4 Persons	\$36,270	\$72,540	\$96,720	\$120,900	\$169,260
5 Persons	\$39,180	\$78,360	\$104,480	\$130,600	\$182,840
6 Persons	\$42,090	\$84,180	\$112,240	\$140,300	\$196,420

**Income limits are set by the County and may change.*

There are (2) parts of the application and qualification process which must be met prior to being approved for move-in, these are: (1) Screening application and (2) Income/asset verification for program eligibility. Each part of the application process is outlined below:

How to qualify for Nā Hale Makoa

Screening process: The screening process includes a credit, criminal, and landlord reference check. Please note that a screening fee of \$17 per household member 18 years of age and above will be due at the time of the application and is *non-refundable*. Prior to submitting your screening application, please review our screening criteria.

Program / Resident Eligibility Application (REA): After each prospective household member has passed the Screening Process, all applicants will be required to complete the REA questionnaire and accompanying eligibility forms. This process is completed to ensure that the total household income does not exceed the maximum allowable income for the household size. All household members must income-qualify at time of move-in. Each household member must provide documentation establishing their eligibility, including but not limited to a government-issued identification card, birth certificate for minors under the age of 18, student status, and income documents. Please note that, per the Low-Income Housing Tax Credit (LIHTC) Program, households comprised of all full-time students are not eligible for residency unless one of the following exceptions applies. Every household is still welcome to complete an application and ask about the student rule exceptions.

Examples of exceptions to the student rule are listed below. Contact the leasing team with any questions.

- A student and receiving AFDC/TANF
- A student who was previously in a foster care program under Part B or Part E of title IV of the Social Security Act
- A student enrolled in a job training program under the Job Training Partnership Act (federal, state or local)
- A single parent living with his/her minor children and such parent is not a dependent (as defined in Section 152) and whose children are not dependents of another individual other than a parent
- Married and file a joint return

All sources and amounts of current and anticipated annual income expected to be derived during the twelve months after move-in must be collected, verified, and reviewed by our compliance department. Our compliance department will review the household file to certify eligibility with the program. Our compliance department has a legal responsibility to ensure that all residents comply with the maximum allowable income limits at the time of move-in and are required to annually re-certify each household.

Occupancy Standards (Household Members per Unit Size)

	1 Bedroom	2 Bedroom	3 Bedroom
Minimum	1 person	2 persons	3 persons
Maximum	2 persons	4 persons	6 persons

***Posted rents are subject to change at any time prior to a rental agreement being executed.*

RENTAL APPLICATION/SCREENING CRITERIA

NON-DISCRIMINATION

INDIGO REAL ESTATE ("Management") operates in accordance with the Federal Fair Housing Act, as well as all state and local fair housing and civil rights laws. We do not discriminate against any person based on race, color, religion, gender, national origin, age, sex, familial status, handicap, disability, veteran status, or any other basis protected by applicable state or local laws. The Rental Criteria below outline some of the policies for this community with regard to standards that may be required by each applicant in order to be approved for residency.

APPLICATIONS

All applicants must be of legal age. All parties 18 years of age or older are required to complete an application and pay any and all applicable fees. Applications are to be completed in full; applications containing untrue, incorrect, or misleading information will be denied. The application fee is non-refundable unless otherwise provided by state or local law. **Nā Hale Makoa does not accept Comprehensive Reusable Tenant Screening Reports.**

As part of your rental application process, RentGrow will create a rental report that accesses up to three types of information about you: 1) credit/financial records; 2) court records; and 3) personal references. Any negative, misleading, or unverifiable information may result in the denial of your application. In the event of a denial or other adverse action, you have a right to obtain a free copy of your rental report from the consumer relations team at www.rentgrow.com or by phone at 800-736-8476.

IDENTITY VERIFICATION

ALL applicants are REQUIRED to show at least one of any of the following forms of identification:

- Government issued identification such as military identification, driver's license or passport
- Age of majority card
- Birth certificate

RENTAL SCORE

CREDIT HISTORY. We obtain a credit report on each applicant. Our credit reporting agency evaluates credit (which may include rent payment history) as an indicator of future rent payment performance. An unsatisfactory or insufficient finding will result in denial. Applicants are responsible for ensuring their credit history is accurate.

INCOME VERIFICATION

Written verification of income with a Rent-to-Income of 1.5x the monthly rent per household will be required, along with any necessary supporting documents.

RESIDENCE VERIFICATION

Management reserves the right to verify the applicant's residence history.

CRIMINAL CHARGES/CONVICTIONS

Applicants charged convicted for certain felony and misdemeanor offenses may not be approved for residency, depending upon the pre-established criteria set by Management.

EVICCTIONS

Applicants who have been a party to an eviction proceeding may not be approved for residency, depending upon the pre-established criteria set by Management.

DENIAL POLICY

If your application is denied due to unfavorable information received on your screening report you may:

- Contact RentGrow to discuss your application and identify any unfavorable information.
- Supply RentGrow with proof of any incorrect or incomplete information.
- Initiate a dispute with RentGrow to adjust or remove any inaccurate information. A successful dispute may result in an update to your application result.

HOW YOU CAN IMPROVE YOUR RENTAL SCORE

Your rental score results from information found in your credit report, criminal history, references, and application data. Such information may include your history of paying bills and rent, the accounts you have, collections and delinquencies, income and debt.

Your rental score may change if the underlying information is based upon changes. To improve your score, concentrate on paying your bills on time, paying down outstanding balances, and removing incorrect information. Your chances of approval may also improve if you apply for an apartment with lower monthly rent or use a guarantor or co-signer if permitted by Management.

HOW YOU CAN REMOVE INCORRECT INFORMATION

RentGrow is committed to accuracy and will investigate any information you dispute.

Contact the consumer relations team at www.rentgrow.com or by phone at 800-898-1351. If you provide proof of your claim, we will promptly make appropriate adjustments. Download the form on our site for details.

ACKNOWLEDGEMENT

Submit this signed with your application packet to acknowledge you've read and understood the SCREENING CRITERIA; if your household has a guarantor, have them sign the Guarantor section.

Resident Signature	Date	Resident Signature	Date
Resident Signature	Date	Resident Signature	Date
Resident Signature	Date	Resident Signature	Date
Guarantor Signature	Date	Guarantor Signature	Date