Central Christian Church Apartments

Resident Selection Policy

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Professionally Managed by Kirkpatrick Management Company, Inc.

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Resident Selection Policy

Exceptions to this policy must be obtained in writing from the property supervisor. (Refer to HUD Handbook 4350.3 Rev-1)

Property Information:

Central Christian Church Apartments is a non-profit organization opened in 1986 under the Section 202 Housing Program funded by the U.S. Department of Housing & Urban Development. The contract administrator for HUD is Kentucky Housing Corporation. The property is sponsored by Central Christian Church and managed by Kirkpatrick Management Company-Kentucky Division.

The office is located on the first floor to the right of the front door and is open Monday thru Friday from 8:00 a.m. to 5:00 p.m. except on holidays.

Property Specific Requirements:

Applicant(s) must be 62 years of age or older. No assisted property is allowed to collect an application or credit check fee.

Citizenship Criteria:

HUD requires management to verify citizenship regardless of age. For U.S. citizens, a signed declaration of citizenship and a copy of a birth certificate are required for all household members. For non-citizens 62 years of age or older, a signed declaration of eligible non-citizen status and proof of age. For noncitizens under age of 62 claiming eligible status, a signed declaration of eligible immigration status; a signed consent form; and one of the Department of Homeland Security documents, Form I-551 Alien Registration Receipt Card or other acceptable DHS documents (as per the HUD Handbook 4350.3, 3-24, Figure 3-4). Non-citizens will be verified with the U.S. Department of Immigration as required by the HUD guidelines. Assistance is based on citizenship and if household members are not U.S. Citizens; they will not receive 100% of the assistance allowance. Pro-rated assistance is available for families composed of citizens and non-citizens.

Social Security Numbers:

Under the HUD regulations, all applicants currently or applying to the waiting list must disclose or provide documentation to verify social security numbers for all non-exempt household members as part of the application process in order to receive assistance and cannot be admitted until the Social Security Number (SSN) and verifying document is provided except those who do not contend eligible immigration status and tenants age 62 or older as of January 31, 2010 and provide verification of the complete and accurate SSN assigned to them. (. Applicant has 90 days from the date they are offered a unit to disclose and/or provide documentation to verify all non-exempt household member's members Social Security Numbers (SSN). A vacant unit will not be held during this 90-day period and the next eligible applicant on the waiting list will be offered the next available unit. When the applicant has disclosed and provided documentation of SSN's for each household member, if the applicant has been determined to be eligible based on the Resident Selection criteria, then they will be offered another unit based on vacancies and their date/time position on the waiting list.

An applicant family may become a program participant, even if the family lacks the documentation necessary to verify the Social Security number (SSN) of family member under the age of 6 years old. An extension of an additional 90-day period must be granted if it is determined that, in management's discretion, the applicant's failure to comply was due to circumstances that could not be reasonably foreseen and were outside the control of the applicant. If the applicant family does not produce the required documentation within the authorized time period, management must impose appropriate penalties, in accordance with 24 CFR 5.218. Penalties for failing to disclose and verify Social Security Numbers are (a) denial of assistance (b) denial of eligibility (c) termination of assistance or tenancy.

An applicant may retain their position on the waiting list during this time and after 90 days if the SSN has not been disclosed and verified, the applicant should be determined ineligible and removed from the waiting list.

In addition, HUD provides the owner/agent with information about an applicant's current status as a HUD housing assistance recipient. The owner/agent will use the Enterprise Income Verification System to determine if the applicant or any member of the applicant household is currently

receiving HUD assistance. Management will run an Existing Tenant Search Report on all applicants. Nothing prohibits a HUD housing recipient from applying to this property.

However, the applicant must move out of the current property and/or forfeit any voucher before HUD assistance on this property will begin. Special consideration applies to minor children where both parents share 50% custody.

Income Limits:

All applicant(s)' income limits cannot exceed the income limits established by HUD for Fayette County in Kentucky effective March 28, 2016:

One Person	Extremely Income	**$13,900**
	Very Low Income	**$23,350**
Two Persons	Extremely Low Income	**$16,020**
	Very Low Income	**$26,650**

Procedures for Taking Applications:

All applicants can pick up applications during office hours or may call to set up an appointment at (859)-252-3671 (Office & TDD). Also, applicants may call and an application can be mailed to them at their request**.**
If you need assistance with the application process, the office staff will assist you with the application or by some other alternative method. (Per HUD Handbook 4350.3, Rev. 1, Change 3, 4-30). All individuals applying for an apartment will be given the same respect and consideration for an apartment.

Applicant Criteria:

Managers or their designee will make a copy of the social security card and birth certificate for each household member. A copy of a state or federally issued picture identification will be made for each applicant 18 years of age or older. Management will explain in detail the HUD requirements to reside

at their respective properties. If the applicant meets these requirements, a resident application will be given to the applicant and the opportunity to complete the application at that time or return it at his or her convenience. Management will be available by appointment to assist you if you need help in filling out the application. Citizenship/Non-Citizenship forms required by HUD will be filled out and copies of the applicant's forms will be attached to the application.

Waiting List Criteria:

Incomplete applications will **not** be placed on the waiting list. The Individual's name will be placed on the waiting list according to the date and the time the application is received and the individual will be notified as the vacancy occurs. All applicants will be placed on the waiting listing by the date and time of the application or waiting list card and contacted for the necessary information in writing when they move to the top of the waiting list. The contact letter will state that the applicant has (14) days from the date of the letter to contact management if they are still interested. If there is no response, or the letter is returned undeliverable, management will have no alternative, but to remove the name from the waiting list. It shall be the responsibility of the applicant to contact management if they have a change of address.

An applicant can ask to be placed at the bottom of the waiting list, but three rejections of apartments while on the waiting list will result in removal from the waiting list. There will be no deviation from the waiting list.

If the waiting list is more than one year, the waiting list will be closed in keeping with HUD guidelines. If the waiting list falls below one year than the list will be re-opened. Central Christian Church Apartments will publish publicly the opening of the waiting list in the Lexington Herald Leader.

Income Targeting:

Central Christian Church Apartments must make at least 40% of the Section 8 units that become available in each year of the property's fiscal year available for leasing to applicants whose income does not exceed 30% of the area median income ("extremely low income") at the time of admission.

Management will select the first available extremely low-income applicant

on the waiting list for the available unit and then will select the next eligible applicant currently at the top of the waiting list (regardless of income limit) for the next available unit. In accordance with HUD regulations, as subsequent units become available, the tenant selection continues to alternate between the next extremely low-income applicant and eligible applicant at the top of the waiting list until the 40% extremely low income target is reached.

24 CFR 5.603, 903.7 and 960.102 state that in areas where the median incomes are so low that a family with a full-time worker may have income that exceeds 30 percent of the area median income, even though the family's income is below the federal poverty level, such a family will not be skipped over on the waiting list as a result of the ELI admission targeting requirements set by HUD. In some communities, he federal poverty level may equal or exceed the VLI for some or all household sizes.

Applicant Screening Criteria:

The applicant will be contacted by management to bring in all necessary information with names, addresses and account numbers (if applicable) for income, assets and medical expenses along with birth verification, social security card, driver's license or picture identification for all adult household members. If not a U.S. Citizen, bring in citizenship forms for household members. If not on the application, the applicant must provide names and addresses of all landlords for the last five years.

Management will process the following applicable documents:

(a) Third party verification of all earned income
(b) Third party verification of all other income
(c) Third party verification of all assets
(d) Will make copies of the birth verification, social security cards and driver's licenses or personal identification cards of all household members. Documentation from a licensed physician, if an adjustment in policies or practices is requested to afford a handicap person equal opportunity to use and enjoy a unit, the public and common areas.
(e) Will make copies of Powers of Attorney forms if applicable.
(f) Will make copies of medical bills for elderly, disabled or handicapped individuals and process third party verifications of

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all medical expenses if the household member is 55-61 years of age and is disabled or 62 years of age or older as per the HUD Handbook 4350.3.

(g) Will process nationwide police record checks for every household member over 18 years of age and credit reports for verification of any previous evictions, judgments or previous addresses.

(h) Screening of nationwide sex offender registry will be performed at application in-take and at every annual recertification. If during the recertification process, we discover anyone who has been placed on the nationwide sex offender registry, eviction proceedings will take place.

(i) Names and addresses of all landlords for the last five years (if not already shown on the application).

(j) In the event, that a resident is 17 and employed, the resident will be required to sign a HUD 9887 form in order to verify his/her employment via HUD's EIV (Enterprise Income Verification) System.

During the screening process, if the applicant is a person with disabilities, management will consider extenuating circumstances where this would be required as a matter of reasonable accommodation.

Income, Employment and Asset Verification:

Applicants must sign all necessary income, employment and asset forms to be mailed by management for proper third party verifications.

Housekeeping Habits:

Visits to the applicant's current residence may be made to assess housekeeping habits.

Criminal History Criteria:

All applicants, household members age 18 years or older and live-in care attendants must complete a standard letter of agreement allowing the property to obtain a nationwide criminal record check and credit report obtained to verify previous evictions or any judgments from former landlords and former addresses through Onesite. All applicants will be verified through

the Nationwide Sex Offenders Registry and after a resident has been moved into the property, at annual recertification, this procedure will be repeated. Any applicants, household members and live in care attendants who are in the registry will be denied admission to the property due to the proximity of a childcare facility within 1,000 feet of the property. If a resident, household member or live-in care attendant is found to be a registered sex offender, then they will be evicted or not permitted to reside on the property in compliance with HUD regulations.

Violence Against Women Act:

The Violence Against Women Act (VAWA) policies/lease addendum provides legal protections to victims of domestic violence, dating violence or stalking.

These protections prohibit the landlord from evicting or terminating assistance from individuals being assisted under a project based Section 8 program if the asserted grounds for such action is an instance of domestic violence, dating violence or stalking. If you are a victim of domestic violence, dating violence or stalking, you cannot be rejected or evicted based on the violence against you. The landlord may request in writing that the victim certify that the individual is a victim of abuse and that the Certification of Domestic Violence, Dating Violence or Stalking, Form HUD-91066, be completed within 14 business days, or an agreed upon extension date, to receive protection under the VAWA. A Violence Against Women Lease Addendum will be implemented stating your rights under the VAWA. All documentation relating to an individual's domestic violence, dating violence or stalking will be kept in a confidential, secure location from other tenants' rental files.

Illegal Drugs:

Inquiries may be made of each applicant to determine whether the applicant or member of the household is currently an illegal user of a controlled substance or whether the applicant or member of the household has been convicted of the illegal manufacture or distribution of a controlled substance or convicted for the use of a controlled substance. The owner can attempt to verify the accuracy of the information provided by the applicant by consulting with a third party (e.g., law enforcement agencies).

Reasons for Rejection:

(a) A history of disruptive or violent behavior.
(b) Convictions involving the illegal manufacture of a controlled substance.
(c) Convictions for the illegal use of a controlled substance.
(d) Abuse of alcohol.
(e) Classified as a sex offender.
(f) Felony convictions during the last ten (10) years.
(g) Any periods of incarceration totaling an excess of (12) months during the past ten (10) years.
(h) Excess of (5) misdemeanor convictions during the last ten (10) years.
(i) Any violent crime misdemeanor convictions excluding traffic violations during the last ten (10) years.

Any pending charges, on which a conviction would cause rejection of an application, will be held until the outcome has been determined.

Non-Qualifying Applicants:

Applicants may not qualify if they are ineligible as defined in HUD Handbook 4350.3 Rev-1 or they do not meet the resident selection criteria, apartment size criteria, household members' income, verification of income, assets, and expenses, criminal history screening criteria, rental criteria, drug criteria or citizenship criteria. If the applicant is unable to disclose and document all Social Security numbers or certify when numbers have not been assigned, the applicant will not qualify. If the applicant fails to sign and submit verifications, the applicant will not qualify.

Previous Landlords and Personal References:

Landlord references for the last five years will be verified in writing. Personal references may be contacted and may be a consideration when qualifying an applicant.

If the applicant or any member of the applicant household fails to fully and accurately disclose rental history, the application may be denied based on the applicant's "misrepresentation of information".

Reasons for Rejection:

Negative comments from former landlords regarding past rental history including:

(a) Nonpayment of rent.
(b) Failure to cooperate with applicable recertification procedures.
(c) Violation of house rules.
(d) Violation of the lease.
(e) Housekeeping habits.
(f) History habits.
(g) History of disruptive behavior.
(h) Termination of assistance for fraud.

Previous evictions will be considered as grounds for rejection during the last ten (10) years; eviction from federally assisted site for drug-related criminal activity within the last ten (10) years.

Screening Using the EIV Existing Tenant Search

Management will be using the EIV Existing Tenant Search at application intake to determine if the applicant or any member of the applicant's household are being assisted under a HUD rental assistance program at another location (HUD Handbook 4350.3, Para. 4-7D).

Students:

Eligible students are defined as one of the following:

1). Over age 23 years
2). Veteran
3). Married
4). Have dependents.
5). Has maintained a separate household from parents for one year and are not claimed as dependent on their parents' tax returns.
6). Parents of the student are HUD income eligible and the student is income eligible.
7). Meets the U. S. Dept. of Education's definition of an independent student.
8). Persons already receiving Section 8 assistance as of November 30, 2005 and are disabled as defined by HUD.

Per HUD Handbook 4350, 3, REV-1, Change 3, ineligible students are not eligible to receive Section 8 assistance. Management will complete the student eligibility process prior to move-in and at annual recertification.

Ineligible in-place residents must be provided with a 30-day termination of assistance notice and will be required to pay market rent and a rejection letter must be mailed to ineligible applicants. Financial aid in excess of tuition is counted as income on the HUD 50059 (this income is not counted for students over 23 with dependents). The restrictions apply to "part-time" and "full-time" students.

Occupancy Standards:

The occupancy standards established for the property are: **a maximum of one person for efficiency and two people per one-bedroom apartment regardless of age, sex or relationship.**

Unit Transfer Policy:

In-house residents will be allowed to transfer to a vacant one-bedroom unit when there are no applicants on the waiting list for a one-bedroom unit by the date and time they were placed on the in-house transfer list. If interested in transferring, in-house residents must request in writing to the office to be placed on an in-house transfer list. There is a $300.00 unit transfer fee to move from one unit to another. There is a one-year limit before a resident can transfer and 1-unit transfer per resident(s) during their residency. (The exception to this policy is when residents are transferred to an accessible unit. There is no transfer fee.)

Reasonable Accommodations:

It is our policy that reasonable accommodations are made to individuals who qualify under two rulings, The American Disabilities Act of 1972 or Section 504 of the Rehabilitation Act of 1973. In-house transfers given a reasonable accommodation to transfer to an accessible unit will not be charged the $300.00 transfer fee. Consideration of extenuating circumstances in the screening process: If the applicant is a person with disabilities, the owner must consider extenuating circumstances where this would be required as a matter of reasonable accommodation. (Per HUD Handbook 4350.3, Rev. 1, Change 3, page 4-21)

Accessible Units:

Where a person requests such a unit or preference, documentation will be required from a licensed physician to determine whether an applicant is qualified for a wheelchair accessible unit. If a wheelchair accessible unit is not available, but another unit is vacant then it would be determined by management what reasonable modifications could be made to accommodate the applicant.

Assistive and Comfort Animals:

Some individuals with handicaps may use an assistive animal (e.g., guide dogs for persons with vision impairments, hearing dogs for persons with hearing impairments and emotional support for persons (with chronic mental illness, etc.). The applicant must justify that the animal may be needed for the individual to have equal opportunity to use and enjoy the housing (e.g., letter from medical provider). (An assistive/companion animal policy is available upon request.)

Final Approval:

Upon receiving the above documentation, the manager will determine if the applicant qualifies for an apartment based on the HUD eligibility requirements and then considers the credit report/sex offender/criminal record check and five years of landlord references. If conditions warrant denial for admission for reasons other than financial, the manager and the management agent will review the applicant's information and make a final determination.

Procedures for Rejecting Applicants:

The manager will notify the applicant by writing a letter stating the reason for rejection and giving the applicant (14) days to respond in writing or to request a meeting to discuss the rejection. Persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process. (Per Change 3, HUD Handbook 4350.3, Rev. 1, page 4-24) Ineligible Student age 18-23, (as defined by HUD), refer to HUD Handbook 4350.3, REV-1, Change 3, Chapter 3, Section 1, Paragraph 3-13). Ineligible

students must have the right to a meeting to discuss the rejection decision, as any other applicant applying for Section 8 assistance.

A member of the management staff who did not make the initial decision to reject the applicant must conduct any meeting with the applicant or review of the applicant's written response.

If the applicant appeals the rejection, the owner's representative must give the applicant, a written final decision within (5) days of the response or meeting. The manager must keep a copy of all information concerning the applicant for future inspection.

A record of applications/ waiting lists forms is to be maintained at the community. Management, HUD and/or KHC will review this at their discretion.

This plan is updated annually and posted at the property as well as given to each applicant in an application packet.

Statistical information will be requested on the application in accordance with requirements so that U.S. Department of Housing & Urban Development may determine the degree to which its programs are utilized by minorities.

Equal Housing Opportunity

In compliance with the Federal Fair Housing Laws, Section 504 of the Rehabilitation Act of 1973, Title VI of Civil Rights Acts of 1964, Fair Housing Act, Title VIII of the Civil Rights Act of 1968, Age Discrimination Act of 1975, the Fair Housing Act Amendments of 1988, Title VI, Subtitle D of the Housing and Community Development Act of 1992 and the U.S. Department of Housing & Urban Development guidelines and all Federal, State, or Local Laws, Central Christian Church Apartments does not discriminate against any person at any time on the basis of race, creed, color, age, religion, sexual orientation, gender, sex, handicap, familial status, or national origin in admission or access to, or treatment or employment in, its federally assisted programs and activities.