

Habitat America, LLC, Management Company
RESIDENT SELECTION CRITERIA
For Tax Credit Properties

Property Name: Franklin Lofts & Flats
20 E. Franklin Street, Baltimore, Maryland 21202

Effective Date: May 3, 2019
PH: 410-895-0895 TTY: 711

Thank you for applying to live at our community. This document is provided to you to explain the process we use to select our residents. Habitat America, LLC is an Equal Housing Opportunity provider. It is our policy to treat all residents and visitors at our properties fairly and consistently without regard to race, color, religion, sex, national origin, disability, familial status, sexual orientation, gender identity or marital status. This community and its employees comply with the provisions of Title VIII of the Civil Rights Act of 1968, the Fair Housing Amendments Act of 1988 ("Fair Housing Act") and, to the extent applicable, the Americans with Disabilities Act. Furthermore this community complies with the State and Local fair housing regulations of the jurisdictions in which it is located.

PROJECT ELIGIBILITY

This community may be designated for a special population. Applicants must be adults and must meet the restrictions as indicated below in order to proceed with the application process.

No special population restrictions apply to this community.

Valid identification with a picture will be required (photo copy may be kept on file). Applicants must disclose social security numbers (SSN) for all family members. A valid SSN card issued by the Social Security Administration is the necessary documentation required. If a SSN card is not available the community will accept a letter from the Social Security Administration stating that a new card has been applied for. 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.

STUDENTS

This community follows the student regulations written in Section 42 of the Internal Revenue Code. The regulation states that a household comprised of all full time students will not be eligible for this program. There are five exceptions to this rule. For more information contact the Community Manager.

OCCUPANCY STANDARDS

Habitat America, LLC has established occupancy standards to permit the resident to select the apartment size they deem appropriate to their needs while preventing overcrowding and underutilization of the apartment. The occupancy standard is based on 2 persons per bedroom: * Children under the age of 2 are not counted when considering number of household members. No adult members can be added to the household in the first 12 months of occupancy that would compromise the tax credit section 42 restrictions.

Number of Bedrooms	Maximum # of Occupants Allowed
1	2
2	4

INCOME REQUIREMENTS

The household's total gross annual income shall not exceed the property's applicable area median income as posted by HUD each year. All forms of household income must be disclosed. In addition, minimum income limits apply. Should the household's income level fail to meet the minimum required, the applicant may demonstrate the ability to meet all normal financial obligations including paying rent. Proof of all income and assets is required.

TAKING APPLICATIONS

The Application: Each adult (18 years of age or older, or emancipated) must complete and sign the Rental Application. **There is a non-refundable application fee of \$25 per adult due at the time the application is submitted.** An application cannot be processed unless it is fully complete. Applicants must list all members who will reside in the apartment unit and designate the number of bedrooms being requested. Apartments specially designed for the disabled will be marketed only to persons with disabilities. If an apartment is not available when the application is submitted, the applicant will be put on waiting list. The application will be fully screened and verified when an apartment becomes available for occupancy. Once the application is approved and the available unit accepted, the applicant will be required to sign a lease agreement in which applicant agrees to abide by all property rules and regulations. If assistance is needed in completing the application or lease documents, contact the Community Manager.

Screening: A report will be obtained through a commercial credit reporting agency which will determine if the application is accepted or denied. Rental history for the past 3 years will be verified and must indicate the ability to care for the property without damage and pay rent on time. Applicant must be able to establish the necessary utilities with the appropriate utility provider.

Background and criminal record checks will be conducted. An applicant will be denied if:

- Any household member has been evicted from Federally-assisted housing for drug-related criminal activity, or is currently engaging in the illegal use of a drug.
- There is a reasonable cause to believe that a household member's abuse or pattern of abuse of alcohol and/or an illegal drug may interfere with the health, safety, or right to peaceful enjoyment of the premises for other residents.
- Any household member has a history of drug-related criminal activity including but not limited to possession, usage, distribution, transport, sale, manufacture or storage of illegal drugs and/or drug paraphernalia, or conviction of any State or Federal laws relating to illegal drugs and/or paraphernalia.
- Any household member is subject to lifetime registration requirements under a state or federal sex offender registration program.
- Any other criminal history exists that would threaten the health, safety or peaceful enjoyment of the premises by other residents or the health and safety of the owner, employee, contractor, or agent who is involved in the housing operations.
- Any other criminal history determined by the credit reporting agency.
- Any information provided by the applicant proves to be materially untrue during the verification process. These applications will be denied.

Rejection Procedures: If an applicant disputes the accuracy of any information provided to the landlord 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 screening results. The name, address and phone

number of the screening company will be provided in the denial letter. The denial letter will advise the applicant that if they believe there are errors in their screening report, they have fourteen (14) days to respond in writing to request an appeal. Applicants who are denied must wait 60 days before reapplying at the community.

SECTION 504

Habitat America, LLC developed a Section 504 Policy that addresses all reasonable accommodation requests for persons with disabilities. For more information on reasonable accommodation requests, contact the Community Manager.

FRANKLIN LOFTS & FLATS

Security Deposit:	From: \$250 to 1 month’s rent (Conditional)
Lease Term:	1 year lease
Utilities Included:	Water, Sewer and Trash

Rental Rates & Income Requirements:

Total household income will be reviewed and verified for occupancy in our community in accordance with the following maximum and minimum income limits based on family composition. Voucher holders do not have a minimum income requirement but must meet all the other requirements. (Limits are subject to change)

Unit Type	Market Rental Rate	Minimum Income	Maximum Income
1BR / 1BA 30% 7 units	See Manager for Program Details	See Manager for Program Details	1 person - \$21,250 2 people - \$24,250
1BR / 1BA 40% 3 units	\$625	\$21,000	1 person - \$28,280 2 people - \$32,320
1BR / 1BA 60% 10 units	\$950	\$31,920	1 person - \$39,900 2 people - \$45,600
2BR / 1BA 60% 9 units	\$1,050	\$35,280	1 person - \$42,420 2 people - \$48,480 3 people - \$54,540 4 people - \$60,600
2BR / 2BA 60% 7 units	\$1,100	\$36,960	
3BR / 2BA 40% 4 units	\$880	\$29,568	1 person - \$28,280 2 people - \$32,320 3 people - \$36,360 4 people - \$40,400 5 people - \$43,640 6 people - \$46,880

<p>3BR / 2BA 60% 1 units</p>	<p>\$1,300</p>	<p>\$43,680</p>	<p>1 person - \$42,420 2 people - \$48,480 3 people - \$54,540 4 people - \$60,600 5 people - \$65,460 6 people - \$70,320</p>
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Preferences:

Seven (7) units have been set aside for households that are Non-Elderly Persons with a Disability (NEDS) from the Housing Choice Voucher waiting list at Housing Authority of Baltimore City (HABC). **Three (3) UFAS** units are available for households with mobility impairments and **one (1)** additional unit is equipped for individuals with sensory impairments. Those individuals that qualify with a physical disability will have priority for occupancy in these units.

Pet Policy: Dogs, cats, birds, turtles and fish in small aquariums (20 gallon max) are welcome. A maximum of two dogs, cats or birds in any combination are permitted in each apartment with a maximum weight of 35lbs. total full grown. A non-refundable pet fee of \$300 will be required at move in. Management must see all pets prior to their move in and has the right to deny any pet that may violate the community rules and regulations or be a danger to the Community. Dog and Cat owners are required to present a copy of a current license and proof of current rabies inoculation at move in and annually. Dog owners must purchase and maintain renter’s insurance coverage with a minimum of \$300,000 in liability coverage. A copy of the policy renewal must be given to management once a year. The policy must name the following as Certificate Holders: Franklin Flats, LLC and Habitat America, LLC. This requirement is to protect the dog owner against liability claims in the event their dog causes injury to others. Dogs, specifically, “Pit bulls” or other perceived vicious breeds (including but not limited to Pit bull crossbreeds, Pit bull mix, American Staffordshire terrier, Staffordshire bull terrier) are not permitted on the property at any time. Visiting Pets, puppies / kittens under the age of six (6) months, and other reptiles are not permitted. Management has the right to revoke the privilege of having a pet if the pet policies are violated. Animals which are designated as assistance animals to the disabled are accepted with the appropriate documentation.

Additional Credit Requirements:

- Unpaid Gas & Electric Bills and Returned Checks are grounds for denial
- Medical Bills are excluded from consideration
- Discharged bankruptcies will be considered for a period of one year from date of application.
- Unfavorable landlord history will be grounds for denial unless verifiable extenuating circumstances exist.

Addition Background Requirements:

- Management will review 7 years of drug related criminal activity, felony convictions and history or pattern of misdemeanor convictions. These will be grounds for denial.

Annual Criminal History Check

- Criminal Background checks will be run at move in and every year at annual recertification. If any household is found to be in violation with any of the terms of the lease concerning criminal activity, your lease may be terminated.

Smoking/Fire Risk Reduction Policy: Smoking will not be permitted in the units or anywhere on property grounds. Smoking is defined as carrying or inhaling or exhaling smoke from any lighted cigar, cigarette, electronic-cigarette, vaporizer, pipe or consumer product modified for smoking or any other lighted tobacco or plant product. Additionally, burning of incense and candles is prohibited to reduce risk of fire. All leaseholders

will be required to sign a Non-smoking Lease Addendum agreeing to these rules prior to occupancy. Also in light of recent hazards related to Hoverboards, Habitat America is prohibiting these devices at all communities, including all common areas and grounds. Beginning August 1, 2016, Hoverboards may not be used, charged or stored anywhere at the communities, including all common areas and grounds. All leaseholders will be required to sign a Non-smoking Lease Addendum agreeing to these rules prior to occupancy.

Violence against Women Act

The VAWA Act protects victims of domestic violence, dating violence or stalking, as well as their immediate family members generally, from being evicted or being denied housing assistance if an incident of violence that is reported and confirmed. The VAWA also provides that an incident of actual or threatened domestic violence, dating violence or stalking does not qualify as a serious or repeated violation of the lease nor does it constitute good cause for terminating the assistance, tenancy, or occupancy rights of the victim.

If you need additional information concerning the Selection Criteria, please see the Community Manager. Please note this Resident Selection Criteria in its entirety is subject to change without notice.

Acknowledgment/Receipt:

By signing below I/We acknowledge that we were given and have received a copy of the Resident Selection Criteria for Franklin Lofts & Flats. I/We also understand that the property owner may disclose the application status to any agency with program regulations applicable to the community.

Applicant Signature

Date

Applicant Signature

Date

Management Signature

Date

