

NORTH SCOTT VILLA

430 N. Scott Dewitt, MI 48820 * (517) 669-1295 Fax (517)669-8594 TDD/TTY DIAL 711

APPLICATION INSTRUCTIONS

Thank you for considering North Scott Villa for your future home! We look forward to working with you. Here are some instructions to help guide you through the application process. One application is enough for one or several applicants.

- When providing previous landlords please make sure you leave complete information including complete addresses, phone numbers, and zip codes.
- If something on the application does not apply to you, do not just leave it blank, please put N/A so that we know you read the question and didn't just miss it.

The following are a list of documents that we may need if they apply to your situation:

- Social Security benefit letter (current year)
- SSI benefit letter
- Proof of child support (court ordered amount), if it has changed the addendum also. Or statement from
 Friend of the court with amount received year to date.
- · If you are legally married but not applying with your spouse, proof of separation.
- Copies of social security cards
- · If self employed copy of recent tax return

Gathering these items will help expedite the processing of your application.

We currently have a \$25 application fee. This is a non-refundable fee that pays for the verifications sent on your behalf. This payment must be made in the form of money order or cashiers check.

* Pay particular attention to areas on the application that require your signature.

If you make a mistake on this application please cross it out and initial next to it, if you make several mistakes we will replace the form for you. Please do not hesitate to call if you have any questions about this application.

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HOW DID YOU HEAR ABOUT US???

Please take a minute and check off how you heard about us. This helps us best determine ways of getting information out to prospects.

Thank you

\bigcirc	Newspaper classified advertisement
\bigcirc	Published publication (free newspaper, Magazine, rental booklet)
\bigcirc	Flyer or tear-sheet in public venue (store, post office, laundry mat etc)
\bigcirc	A friend or family member
\bigcirc	gardnergroupofmichigan.com
\bigcirc	Property website
\bigcirc	Online advertising (Rentlinx, Michigan housing locator, Zillow, etc.)
\bigcirc	Service provider (FIA, MI Works etc.)
\bigcirc	Current Resident
\bigcirc	Direct Mailer
\bigcirc	Chamber of commerce
\bigcirc	Local Real Estate agent
\bigcirc	Drive by
\bigcirc	

110	
RD	Approved 1

APPLICATION FOR OCCUPANCY

11001	
_	
Date	

North Scott Villa Apartments

OF DeWitt, MICHIGAN

Mailing Address: 430 N. Scott Street, DeWitt, MI 48820* (517) 669. 1295 Fax (517) 669.8594 TDD/TTY DIAL 711

For Office Use Only

AUTHORIZATION for Release of Information

CONSENT

I authorize and direct any Federal, State, or local agency, organization, business, or individual to release to and verify my application for participation, and/or maintain my continued assistance under the Section 8, Rental Rehabilitation, Low-Income Public and Indian Housing, Section 515/8 and/or other housing assistance programs. I

understand and agree that this authorization or the information obtained with its use may be given to and used by the **USDA RHS**, Rural Development administering and enforcing program rules and policies. I also consent for **USDA RHS**, Rural Development, or the manager to release information from my file about my rental history to **USDA RHS**, Rural Development, credit bureaus, collection agencies, or future property owners. This includes records on my payment history, and any other violations of my lease or occupancy policies.

INFORMATION COVERED

I understand that, depending on program policies and requirements, previous or current information regarding my household or me may be needed. Verifications and inquiries that may be requested include but are not limited to:

Identity and Marital Status Medical or Child Care allowances Residences and Rental activity Employment, Income, and assets Credit and Criminal Activity

GROUP OR INDIVIDUAL THAT MAY BE ASKED

The groups of individuals that may be asked to release the above information (depending on program requirements) includes but not limited to:

Previous Landlords (including Public Housing Agencies) Welfare Agencies Law Enforcement Agencies Support and Alimony Providers Utility Companies Employers Courts and Post Offices
Schools and Colleges State Unemployment Agencies
Social Security Administration
Retirement Systems Wedical & Childcare Providers
Veterans Administration

Bank & Other Financial Institutions Credit Providers and Credit Bureaus

CONDITIONS

I agree that a photocopy of this authorization may be used for the purpose stated above. The original of this authorization is on file in the management office and will stay in effect for a year and one month from the date signed. I understand I have the right to review my file and correct any information that I can prove is incorrect. I certify that the unit applied for will be my household's primary residence and my household and I will not maintain a separate subsidized rental unit in a different location.

SIGNATURES:

Head of Household	(Print Name)	Date
Spouse	(Print Name)	Date
Adult Member	(Print Name)	Date
Adult Member	(Print Name)	

NOTE: THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN. IF A COPY OF A TAX RETURN IS NEEDED, INS FORM 4506, "REQUEST FOR COPY OF TAX FORM" MUST BE PREPARED AND SIGNED SEPARATELY.



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Preliminary Rental Application

Please note that this is a preliminary application and gives no lease or rent rights.

Community	Office P	hone ()	Date
Unit Size : 1 2 3	4 Unit T	'ype: Apartment Studio	Townhouse (circle one)
Would you or a member of your hous	ehold benefit from t	he design features of a barrier f	free unit YES or NO?
Would you like to request a disability			
Applicant:	Email	Pho	ne ()
Co-Applicant:	Email	Phon	e ()
	Appl	icant History	
Applicant		C	o-Applicant
Current Address:		Current Address:	
Date: From	Rent \$:	Date: From	Rent \$:
To:		To:	
Reason for Moving:		Reason for Moving:	
Current Landlord:		Current Landlord:	
Address:		Address:	
Phone:		Phone:	
Previous Address:		Previous Address:	
Date: From	Rent \$:	Date: From	Rent \$:
To:		To:	
Reason for Moving:		Reason for Moving:	
Current Landlord:		Current Landlord:	
Address:		Address:	
Phone:		Phone:	
Previous Address:		Previous Address:	
Date: From	Rent S:	Date: From	Rent S:
To:	Tvoite y.	To:	
Reason for Moving:		Reason for Moving:	
Current Landlord:		Current Landlord:	
Address:		Address:	
Phone:		Phone:	
	ddresses within the p		he information on a separate sheet.
The information contained in this without the express written consen		ed confidentially. No inform	mation will be revealed to anyon
Head of Household D	Date	Co-Applicant, Spo	ouse/Co-Head Date



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Please list all persons that will occupy the residence.

<u>Name</u>	<u>Maiden Name</u>	Data of Dinth	Relationship of	Social Security
(First, Middle Initial, Last)	<u>(If applicable)</u>	Date of Birth	Head of Household	<u>Number</u>
1.			Head of Household	
2.				
3.				
4.				
5.				
6.				

Employment

	Employment
Applicant	Co-Applicant
Employer:	Employer:
Address:	Address:
Phone:	Phone:
Length of Employment:	Length of Employment:
Position:	Position:
Salary/wage: Per:	Salary/wage: Per:
Supervisor:	Supervisor:
Status: Full-time: Part time:	Status: Full-time: Part time:
List average hours per week worked:	List average hours per week worked:
Total household income from all other sources: (i.e. So	ocial Security pension, Child Support, Section 8 Certificate, etc.
Source:	Amount:

 Source:
 Amount:

 Source:
 Amount:

 Source:
 Amount:

Do you or any member of your household engage in current illegal use or illegal distribution of a controlled substance or have you previously been convicted of the same? **YES** or **NO** (Circle one)

If you answered "yes" to the above question, have you successfully completed a controlled substance abuse program or are you presently enrolled in such a program? **YES** or **NO** (Circle one)

Provide asset information below:

Type of Assets	Name of Bank Stock or Bond	Account Number	Balance Current Value	Rate of interest	Dividend	Real Estate
1.						
2.						
3.						
4.						
5.						

	J	1	J	J
If "y	yes" p	please list asset	and value received:	



بغ

NUMBER OF VEHIC	LES						
1. MAKE/MODEL_	YE	AR	COLOR	Т	AG#	STATE	
2. MAKE/MODEL_	YE	AR	COLOR	7	GAG#	STATE	
DRIVER'S LI Applicant Co-Applicant_					_		
PERSON TO CONTA	CT IN CASE OF EME	RGEN	ICY				
NAME				RELATI	ONSHI	<u> </u>	
YOU'RE NEEDS:	• •		ABILITY ADJUST				
	, ,		RRIER FREE ACC				
	• •					STATUS adjustment to Income?	
	d. Indicate if you	are 6	2 years of age or ov	ver and/or disa	bled of	any age to qualify for an elderly	project
Circle BOTH or indicate why 2. NET INCOME FRO	Different local	ssion. I	f not true, describe	: TE OR PERSO \$	NAL P	ROPERTY per	
	I TY / SSI PAYMENTS DLD MEMBER						
		Soci	al Security		\$	per month	
		Soci	al Security		\$	per month	
		SSI			\$	per month	
		SSI			\$	per month	
		STA	ATE SSI		\$	per month	
		STA	ATE SSI		\$	per month	
	UITIES; RETIREME HOLD MEMBER	S	OURCE, ADDRESS	AND PHONE		per hr	
					\$_	per hr	

USEHOLD MEMBER	SOURCE, ADDRESS, AND PHONE #			
			per hr	
	_		per hr	
HILD CARE EXPENS	SE –List amount paid by family for the care of min	nor children under	13 years of age	when such care is
essary to enable a member	er of the family to be employed or to further his or	her education.		
	SS OF CHILD CARE PROVIDER	\$	per h	ır, \$per week
TTENDANT CARE &	z AUXILIARY APPARATUS EXPENSES: List		mily for each m	nember of the family who is a p
	nt necessary to enable any member of the family to			
NAME & ADDRI	ESS OF ATTENDANT CARE OR AUXILIARY A	APPARATUS PRO	OVIDER	
			\$	per week / month
			¢	per week / month
			p	per week / monui
				•
MEDICAL EXPENSES rethe next twelve months back of this page.	(To be completed for Elderly Families)-Include to Nursing home care paid from tenant family(s). ESS OF MEDICAL PROVIDER(S)	otal expenses inclu	ding anticipated	I medical expenses to be incurr
MEDICAL EXPENSES rethe next twelve months back of this page.	(To be completed for Elderly Families)-Include to Nursing home care paid from tenant family(s).	otal expenses inclu	ding anticipated lical expenses (I medical expenses to be incurr
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"I/We certify that the rental which I/We occupy will be my/our primary residence and further certify that I/We do not and will not maintain a separate subsidized rental unit in a different location." "I/we certify that I/we are not presently using or addicted to a controlled substance, nor have I/we ever been convicted of possession or distribution of a controlled substance.' "I/we hereby acknowledge that my application for occupancy may be denied for various reasons, including but not limited to: a poor rental payment history, bad credit, failure to properly care for a past residence, a history of disturbing neighbors, a history of violations of previous rental agreements or past evictions." "I/we hereby acknowledge that the landlord may refuse to add persons to my lease as lawful occupants of the premises, should the landlord find that such persons do not meet the landlord's lawful tenant selection criteria, regardless of any familial or martial relationship between myself and the prospective tenant." "I/we certify that all of the information on this application is true and correct to the best of my/our knowledge and belief. Inquiries may be made to verify this information. Applicant's Signature Date Co-applicant's Signature Date The information regarding race, ethnicity, and sex designation solicited on this application is requested in order to assure the Federal Government, acting through Rural Development, that Federal Laws prohibiting discrimination against tenant applications on the basis of race, color, national , religion, sex, familial status, age, and disability are complied with. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, the owner is required to note the race, ethnicity and sex of individual applicants on the basis of visual observation or surname. Applicant: I do not wish to furnish this information. ____ Co-Applicant: I do not wish to furnish this information. PLEASE COMPETE ALL SECTIONS ETHNICITY: Applicant: () ... Hispanic or Latino Co-Applicant: () ... Hispanic or Latino () ... Not Hispanic or Latino () ... Not Hispanic or Latino **RACE:** (Select one or more) Applicant Co-Applicant () Black/African American () () Native Hawaiian/Pacific Islander ()



Applicant

() Male () Female

GENDER:

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Co-Applicant

() Male () Female



VERIFICATION CHECKLIST FOR RURAL DEVELOPMENT APARTMENT COMMUNITIES

Apartment Community

Please complete a separate form for each household member (excluding members under 18) Name _ Apt. #_____ New Move-in____ Recertification _ YES NO I receive income from full and/or part - time employment I am an independent contractor and/or self employed I regularly receive cash contributions or gifts from persons not living with me (include rent or utility) I receive periodic payments from Worker's Compensation I receive Veteran's Administration benefits I receive G. I Bill benefits ____ I receive disability or death benefits other than Social Security _ ___ I receive Social Security ____ I receive Supplemental Security Income (S.S.I.) ____ I receive Public Assistance (Excluding Food Stamps and Medicaid). ____ I receive educational grants or scholarships ____ I receive unemployment benefits ____ I receive child support or alimony ____ I receive periodic payments from trust, annuities or inheritance I receive periodic payments from insurance policies I receive periodic payments from retirement funds or pensions I receive periodic payments from lottery winnings I receive income from rental of real or personal property I have real estate, land contracts, or mobile homes I have income from Interest, dividends, and/or other net income from real or personal property not listed above. I have checking account(s). How many banks? ____ I have saving account(s). How many banks? __ I have time certificates(s). How many banks? __ I have certificates of deposit. How many banks? I have IRA's or Keogh accounts I have treasury bills I have stocks I have bonds _ I have personal property held for investments (gems, jewelry, coin collections, etc.) I have disposed of assets within the last two (2) years. I pay child care expenses (to be gainfully employed or to further education) for children under 13 I am eligible for unreimbursed reasonable attendant care and auxiliary apparatus expenses for each person of the family who is a person with disabilities, to the extent necessary to enable any member of the family to be employed. I pay Medicare premiums I pay medical insurance premiums others than Medicare I pay medical or prescription expenses which are not reimbursed by insurance I need two (2) bedrooms for Medical reasons I need a Barrier Free Unit I am eligible for "elderly status" income adjustment, that being, I am 62 years of age or disabled. I am a full time student. I/WE ACKNOWLEDGE THAT IF THIS IS AN APPLICATION FOR A LOW INCOME HOUSING TAX CREDIT COMMUNITY THAT I/WE MUST FIRST MEET IRS SECTION 42 REQUIREMENTS IN ORDER TO BE CONSIDERED FOR TENANT SELECTION. I HEREBY CERTIFY THAT TO THE BEST OF MY KNOWLEDGE, ALL STATEMENTS ARE TRUE AND THAT WHEN CIRCUMSTANCES CHANGE, I WILL NOFIFY THE MANAGER FOR POSSIBLE RECERTIFICATION. I UNDERSTAND THAT FAILURE TO DISCLOSE ALL ASSETS AND INCOME WILL RESULT IN EVICTION FROM THIS APARTMENT COMMUNITY AND RECAPTURE OF UNEARNED RENT SUBSIDES.



Signature-Applicant or Resident

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Witness-Agent for Management



Date

VERIFICATION CHECKLIST FOR RURAL DEVELOPMENT APARTMENT COMMUNITIES

Apartment Community

Name _			Apt. #	New Move-in	Recertification
VEC	NO		_		
YES	NO	I receive income from full and/or par	t - time employ	ment	
		I am an independent contractor and			
		I regularly receive cash contributions or gi			include rent or utility)
		I receive periodic payments from Wor			include fent of utility)
		I receive Veteran's Administration be		,41011	
		I receive G. I Bill benefits	,1101110		
		I receive disability or death benefits of	other than Soc	al Security	
		I receive Social Security		J	
		I receive Supplemental Security Incompared to the Incompared to Incompared to the Incompared to Incompared	me (S.S.I.)		
		I receive Public Assistance (Excluding		and Medicaid).	
		I receive educational grants or schola		,	
		I receive unemployment benefits	•		
		I receive child support or alimony			
		I receive periodic payments from trus	st, annuities or	inheritance	
		I receive periodic payments from insu			
		I receive periodic payments from retin	rement funds o	r pensions	
		I receive periodic payments from lotte	ery winnings		
		I receive income from rental of real or	r personal prop	erty	
		I have real estate, land contracts, or i	mobile homes		
					real or personal property not listed above.
		I have checking account(s). How man			
		I have saving account(s). How many			
		I have time certificates(s). How many			
		I have certificates of deposit. How ma	any banks?		
		I have IRA's or Keogh accounts			
		I have treasury bills			
		I have stocks			
		I have bonds			11
		I have personal property held for inve			llections, etc.)
		I have disposed of assets within the la) (] (] (]
		I pay child care expenses (to be gainfull			
					ary apparatus expenses for each person of the
			ies, to the exte	nt necessary to e	nable any member of the family to be employed
		I pay Medicare premiums	hana than Mad		
		I pay medical insurance premiums of I pay medical or prescription expense			
		I need two (2) bedrooms for Medical r		t reillibursed by	insurance
		I need two (2) bedrooms for Medical I I need a Barrier Free Unit	easons		
		I am eligible for "elderly status" incor	no adjustment	that boing I am	62 years of ago or disabled
		I am a full time student.	ne aujustinem	, that being, I am	102 years of age of disabled.
		Tam a fun time student.			
I/WE A	ACKN	OWLEDGE THAT IF THIS IS AN APPI	ICATION FOR	A LOW INCOME	HOUSING TAX CREDIT COMMUNITY THAT
I/WE					
		ST MEET IRS SECTION 42 REQUIREM			
					TRUE AND THAT WHEN CIRCUMSTANCES
					RSTAND THAT FAILURE TO DISCLOSE ALL ASSET DRECAPTURE OF UNEARNED RENT SUBSIDES.
THE TH	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2 ,, III RESOLT IN EVICTION FROM THE	.,,	COMMONITI AND	ALOM TORE OF CHEMICED REIT GODGIDES.
Signati	ure-Ap	pplicant or Resident V	Witness-Agent fo	r Management	Date



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North Scott Villa Apartments

OF DeWitt, MICHIGAN

Mailing Address: 430 N. Scott Street, DeWitt, MI 48820* (517) 669. 1295 Fax (517) 669.8594

TDD/TTY DIAL 711

VERIFICATION OF RENTAL HISTORY

KE	:(Tenant)
ТО	:(Current Landlord)
FR	OM:(Employee Name & Phone #)
	e above identified person has applied for residency at and has indicated to us that you now have recently had) this family as a tenant in your property located at:
	indicated by this person's signature noted below, the tenant consents to the release of information pertaining to their rental history as We would greatly appreciate your cooperation in completing the applicable are ow.
PL	EASE ANSWER THE FOLLOWING QUESTIONS REGARDING THE TENANT'S RENTAL HISTORY:
1.	How long has the above tenant resided at this address?
2.	How many bedrooms?
3.	What is the monthly rental?
4.	Has the tenant ever been behind in the payment of the monthly rent?
5.	How often has the tenant been late in the payment of the monthly rent?
6.	What type of damages, if any, has the tenant caused in the unit or on common property?
7.	Has the tenant been charged for any damages to the unit?
	If so, how much?
	Has any action ever been taken against the tenant for disturbing other tenants, or controlling the behavior of other household
	members or guests? If so, what type of action?
9.	If this tenant moved and reapplied for housing in the future, would you rent to him/her again? If not,
	Why?
10.	Additional Comments:
DA	TE:SIGNATURE
TIT	TLE: PHONE NUMBER

"APPLICANT PLEASE SIGN BOTTOM OF PAGE WHERE HIGHLIGHTED ONLY - DO NOT FILL IN FORM"



TENANT SIGNATURE _____

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Resident Selection Criteria

We take pride in our management and in our Community. We actively seek good residents to make their homes with us, and we strive to provide the best service we possibly can while they live in our Community. We screen all our applicants very carefully and we verify all information provided to us on the rental application you complete and from other sources available to us.

All adult applicants 18 or older must submit a fully completed, dated, and signed residency application. Applicant must provide proof of identity in the following forms, drivers license or state issued picture ID and social security card.

An applicant's household income must be stable and adequate to afford the rent and still be able to cover the rest of his/her household expenses. The Gardner Management standard for rent affordability is that no more than 50% of household income should be used for rent. Exceptions can be made only if the applicant will be receiving subsidy.

The number of members in a household, relative to the size of the apartment must meet local and/or state housing standards. To prevent overcrowding and undue stress on plumbing and other building systems, we restrict the number of people who may reside in a rental unit. Occupancy policies set standards regarding the number of persons that can be adequately housed in a unit of a particular size. In developing the occupancy policy for each unit, the owner will take into account the following:

- · State and local codes regarding the number of persons permitted to dwell in a unit of a particular size;
- The size of the rooms in the particular unit;
- Procedures for sizing households for different unit types (how to consider temporarily absent households members); and
- The order in which the property will house eligible applicants and re-house existing tenants.
- A tenant who is disabled will not be considered over housed if the tenant requests an additional room for a live-in aide or an apparatus related to the tenant's disability.

In determining these restrictions, we adhere to all applicable Fair Housing Laws.

Credit Checks must not contain any of the following:

- 1. Unpaid landlord judgments or evictions,
- 2. Unpaid utility collections, or
- 3. Extensive history of bad checks.

Criminal History:

All applicants must consent to a criminal background investigation, which will be conducted in accordance with the Fair Credit Reporting Act, as amended.

The results of this investigation, along with other qualifying factors, will determine whether the applicant is qualified to lease the apartment.

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With respect to criminal history, an applicant shall not be approved based on any of the following information:

- 1. Any applicant or household member is currently engaging in or has engaged in during a reasonable time as determined by the owner or Gardner Management before the submission of the application of any of the following:
 - a. Drug-related criminal activity,
 - b. Violent criminal activity,
 - c. Other criminal activity that would threaten the health, safety, or peaceful enjoyment of the property by other residents; or
 - d. Other criminal activity that would threaten the health or safety of the owner or any employee, contractor, subcontractor or agent of the owner or Gardner Management who is involved in the management and/or maintenance of property.
- 2. If the applicant or household member was evicted in the past three years from federally assisted housing for drug related criminal activity (unless the evicted member has successfully completed an approved supervised drug rehabilitation program or the family member who was responsible for the eviction is not part of the application).
- 3. An applicant or household member who is currently engaged in the illegal use of drugs or whose illegal use of drugs or pattern of illegal use of drugs would likely interfere with the health, safety or the peaceful enjoyment of the property by other residents.
- 4. An applicant or household member is subject to a state sex offender lifetime registration requirement.
- 5. An applicant or household member for whom there is reasonable cause to believe that a household member's abuse or pattern of abuse of alcohol interferes with the health, safety, and the peaceful enjoyment of the community by other residents (This provision will be enforced consistent with the Fair Housing Act; the fact that the applicant has an alcohol problem is not grounds, by itself, to deny the application).

Reconsideration

If you receive a denial due to information obtained from your criminal history screening and feel that you have new supporting information to add for reconsideration, please submit a request in writing with any supporting documentation to the site manager.

Our Community is a No Pet Community

Previous rental history reports from landlords must reflect timely payment, sufficient notice of intent to vacate, no complaints regarding noise, disturbances or illegal activities, no unpaid NSF checks and no damage to unit or failure to leave the property clean and without damage at time of lease termination.

Applicants will be required to pay a security deposit at the time of lease execution. Applicants must be able to put utilities in their name and be able to pay any utility deposits that may be required.

Our company policy is to report all non-compliance with terms of your rental agreement or failure to pay rent, or any amount owed to the collection agency and to the credit bureau.





The purpose of this policy outlined at 7 CRF 3560.155 (e) and HB-2-3560. Asset Management Handbook Chapter 6, concerning Occupancy Policies in Rural Development Section 515

Assigning an Available Unit:

Once a unit becomes available, the borrower must decide who is entitled to that unit based on a variety of factors. Eligible tenants residing in the property who are either under-or over-housed receive priority over new applicants if relocating them into the newly vacant unit would bring the household into compliance with the occupancy policy for the property. If there are no such over or under-housed existing tenants, the borrower must use the Project's occupancy policy to look at applicants on the waiting list who are eligible based on the unit size. From the universe, the borrower must determine, based on income levels and proprieties, which applicant is entitled to the unit. The order in which applicant households are entitled to housing depends on two factors:

- · The income level of the household; and
- The priorities for which the household may qualify.

 When an applicant first submitted an application, the borrower made an initial determination as to whether the The household was very low-, low-, or moderate-income. Based on this assessment, the applicant was assigned to the very low-, low-, or moderate-income waiting list. When looking for the next eligible tenant for the vacant unit, the borrower must first go to the very-low income waiting list. If there are no applicants on the very-low income waiting list who qualify for the vacant unit based on the property's occupancy policy, then the borrower may go to the low-income waiting list. Only if there are no eligible applicants for the unit on the low-income waiting list may the borrower select an eligible applicant from the moderate-income waiting list.

We are an equal opportunity housing provider. We fully comply with all Federal Fair Housing Laws. We do not discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin, sexual orientation and reprisal. We also comply with all state and local Fair Housing Laws.

Please sign and date this letter and return	with application(s).
Signature	Date
Signature	

This institution is an equal opportunity provider "Esta institución es un proveedor de servicios con igualdad de oportunidades."





Full Nondiscrimination Statement

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992.

Submit your completed form or letter to USDA by:

(1) Mail: U.S. Department of Agriculture

Office of the Assistant Secretary for Civil Rights

1400 Independence Avenue, SW

Washington, D.C. 20250-9410;

(2) Fax: (202) 690-7442; or

(3) Email: program.intake@usda.gov.

USDA is an equal opportunity provider, employer, and lender.

Full Nondiscrimination Statement (Spanish)

De acuerdo con la ley federal de derechos civiles y las reglamentaciones y politicas de derechos civiles del Departamento de Agricultura de Estados Unidos (U.S. Department of Agriculture, USDA), se prohibe al USDA, sus agencias, oficinas y empleados, e instituciones que participan o administran los programas del USDA, discriminar por motivos de raza, color, origen nacional, religion, genero, identidad de genero (incluidas las expresiones de genero), orientación sexual, discapacidad, edad, estado civil, estado familiar/parental, ingresos derivados de un programa de asistencia publica, creencias politicas, o reprimendas o

represalias por actividades previas sobre derechos civiles, en cualquier programa o actividad llevados a cabo o financiados por el USDA (no todas las bases se aplican a todos los programas). Las fechas limite para la presentación de remedios y denuncias varian segun el programa o el incidente.

Las personas con discapacidades que requieran medios altemativos de comumicación para obtener información sobre el programa (por ej., Braille, letra grande, cinta de audio, lenguaje americano de sefias, etc.) deberan comunicarse con la Agencia responsable o con el Centro TARGET del USDA al (202) 720-2600 (voz y TTY) o comunicarse con el USDA a trnvcs del Servicio Federal de Transmisiones al (800) 877-8339. Asimismo, se pucde disponer de infotmación del programa en otros idiomas aciemas de ingles.

Para presentar una denuncia por discriminación en el programa, complete el Formulario de denuncias por discriminación en el programa del USDA, AD-3027, que se encuentra en linea en http://www.ascr.usda.gov/complaint filing cust.html, o en cualquier oficina del USDA, o escriba una carta dirigida al USDA e incluya en la carta toda la información solicitada en el formulario. Para solicitar una copia del formulario de denuncias, Bame al (866) 632-9992. Envie su formulario completado o su carta al USDA por las siguientes medias: correo: U.S. Department of Agriculture,

Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW Washington, D.C. 20250-9410;

(1) fax: (202) 690-7442; or

(2) correo electrònico: program.intake@usda.gov.

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