

Homes at Oxon Hill Resident Selection Criteria

For Housing Programs
Effective February 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.

The Resident Selection Criteria was 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 based on the following protected classes:

Federal: Color, Disability, Familial Status, National Origin, Race, Religion, and Sex.

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

Prince George’s Cty: Includes all federal and state protected classes listed above plus Age, Citizenship, Occupation, and Personal Appearance.

Project Eligibility

This community consists of one hundred sixty-three (163) one-bedroom and two-bedroom apartments for senior households, serving qualified low-income and market rate individuals. A senior household is one in which at least one household member (Head or Co-Head) is 62 or older.

- One hundred thirty-seven (137) one-bedroom apartments
- Twenty-six (26) two-bedroom apartments

Housing Credit Program

- One hundred forty-seven (147) units in this community are governed by the rules of the Low-Income Housing Tax Credit (LIHTC). Additional program requirements:
 - 9 Units are designated HOME Program (6 High and 3 Low HOME)**
 - Five 1-bedroom
 - Two 2-bedroom, 1 Bath.
 - Two 2-bedroom, 2 Bath.
- 3 Units are designated Partnership Rental Housing Program (PRHP)**
- 16 Units are Unrestricted. **
- 9 Units are designated for PWD's, Mobility Impairments.
- 4 Units are designated for PWD's, Sensory Impairments.

*** Additional housing program restrictions / guidelines may apply*

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 or statewide median income (SMI) 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:

- Three (3) apartments are reserved for households with income at or below 50% SMI.
- Fifteen (15) apartments are reserved for households with income at or below 50% AMI.
- One hundred twenty-nine (129) apartments are reserved for households with income at or below 60% AMI.

Vouchers

Housing Choice Vouchers and other types of rental assistance are accepted. No applicant will be denied on the basis that 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.

HOME Program Eligibility

The following requirements must be met for an applicant household to be eligible for admission to the HOME program. All HOME applicants must also meet the eligibility requirements of the Housing Credit program and CDA program.

Income Requirement

The HOME program requires two months' worth of income verification.

The HOME program does not count certain household members when determining household size for income limits. In these cases, the various programs would use a different household size when applying the appropriate income limit.

Occupancy Standards

Number of Bedrooms	Number of Occupants	
	Minimum	Maximum
1	1*	3
2	1*	5

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 two 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 that 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.

There is no grandfathering of eligibility because the resident was not a student when they moved in and later became one. For this reason, resident student status must be re-verified at annual certifications to confirm continuing eligibility of the household.

Application Process

At least one member of the household must be at least 62 years old or older to submit an application. Applicant households must submit a single application executed by all adults. 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.

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.

This data includes, but is 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; (7) Medical collections are excluded and will not decrease your rental scoring.

No credit or not enough credit to generate a score will receive a recommendation of Refer from the third-party screening company. This rating requires Regional Manager's 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 cleared. Each applicant's credit-risk score will be compared to the acceptance policies to determine whether the applicant may be accepted. If the application is denied based on the credit-risk score, the applicant will be advised what factors most adversely affected the score, and the applicant will be given the name, address, and telephone number of the consumer reporting agency that provided the credit-risk score to the property. An applicant who is denied based on their credit-risk score was based and may initiate an investigation to correct any erroneous information in such reports. The consumer-reporting agency will advise the applicant of the actions they may take to do so. Available units will not be held open during any such investigation by the applicant. The absence of credit history alone 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 rent payments within the last six (6) 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 the recertification process, keeping of pets or other acts in violation of rules and regulations, painting or decorating without permission of the owner, etc.
4. Consideration will be given to the applicant if it is proved (documentation may be required) that the aforementioned 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) is subject to a state sex offender lifetime registration requirement (if allowable by the State).
2. Any household member(s) has been convicted of any violent criminal activity.
3. 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.
4. 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 denied based on a criminal background search may obtain a copy of the report and initiate an investigation to correct any erroneous information. 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 with a screening company or credit reporting agency during the appeal process. 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's accessible units are reserved for people who need the accessibility features of the unit.

Accessible units will be held for 60 days during lease-up if an applicant requiring the features of the unit is not located. If, after this 60-day period, an eligible household requiring the accessible features of the unit is not found, the unit may be rented to an otherwise qualified household. If no household members in an accessible unit require the features of the unit, the household must transfer to a comparable and available non-accessible unit (for which the household qualifies) at the owner's expense when the accessible unit is needed for an applicant who requires the unit's features.

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.

Management utilizes form *HUD-5382* to certify that a person is a victim of domestic violence, dating violence, stalking, or sexual assault. In lieu of a certification, a resident may provide A federal, state, tribal, territorial, or local police record or court record; Documentation signed and attested to by an employee, agent, or volunteer of a victim service provider, an attorney, or a medical professional, from which the victim has sought assistance in addressing domestic violence, dating violence, stalking, sexual assault or the effects of abuse.

Management is mindful that delivering the certification form to the resident in response to an incident via mail may put the victim at risk. Therefore, management may require that the resident come into the office to pick up the certification form and will work with residents to make delivery arrangements that do not place the resident at risk.

If an individual does not provide the form *HUD-5382* or the information that may be provided in lieu of the certification by the 14th business day (or any approved extension), none of the VAWA protections afforded to the victim of domestic violence, dating violence, stalking or sexual assault will apply. However, in certain circumstances, at the discretion of management, assistance may be provided to an individual based solely upon the individual's statement or other corroborating evidence.

NOTE: Any household containing a member with a demonstrated history of committing domestic violence, dating violence, stalking, and sexual assault must exclude that member from the household to be considered for residency.

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 to review. 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.

I have received a copy of the Resident Selection Criteria for Homes at Oxon Hill:

_____	_____	_____	_____
<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>



We do business in accordance with the Federal Fair Housing Law