

Rental Criteria for Affordable Housing

Welcome to Residences at Avondale Town Center, an affordable housing community managed by The Community Builders, Inc. Outlined below is an overview of the requirements for applicants to qualify for the affordable housing program(s) at this community. Additional information can be found in the property's Tenant Selection Plan, available for review in the management office.

The Community Builders, Inc. is an equal housing opportunity provider. All visitors must present a valid driver's license or other government issued photo identification in order to view the community. Examples of acceptable forms of identification are (but are not limited to): Valid state issued ID card, valid Military ID card, a valid Passport or a US Immigration and Naturalization Services Issued Visa. All applications for apartments: 1) will be accepted on a first come-first served basis; 2) are subject to the availability of the apartment type/size requested; 3) will be approved based on the rental criteria established for the community and program(s). Security Deposits and Pet Fees/Deposits (where applicable) are required. Rental applications are to be completed entirely. **Any omissions or falsifications may result in rejection of an application or termination of lease.** **Application Fee:** \$15 per adult, 18 years of age or older. **Holding Fee:** \$250 Holding fee is due within 3 business days (including Saturday) of the notification of application pre-approval. Fee applied to Security Deposit upon application approval. Fee is non-refundable if application is cancelled. **Security Deposit:** \$500 due at lease signing (\$250 applied from Holding Fee).

Income Restricted:

This community is designed to facilitate the housing needs for low and moderate-income families. Residence at this community requires that applicants meet certain qualifying standards established by the federal and/or state affordable housing program(s) at this community and The Community Builders, Inc. Applicant household's gross yearly income must not exceed the following, by household size:

60% AMI	1 person	\$34,200	4 persons	\$48,780	7 persons	NA
	2 persons	\$39,060	5 persons	NA	8 persons	NA
	3 persons	\$43,920	6 persons	NA	*as defined and published for the LIHTC by HUD MTSP effective 4/24/19	
80% AMI	1 person	\$45,520	4 persons	\$65,040	7 persons	NA
	2 persons	\$52,000	5 persons	NA	8 persons	NA
	3 persons	\$58,560	6 persons	NA	*as defined and published by Novogradac	
120% AMI	1 person	\$68,280	4 persons	\$97,560	7 persons	NA
	2 persons	\$78,000	5 persons	NA	8 persons	NA
	3 persons	\$87,840	6 persons	NA	*as defined and published by Novogradac	

****When calculating your total annual household income from all sources on your application, be sure to count all income from sources including, but not limited to, earned income for all adults such as W2, 1099, Salary, Self-Employment. Also include unearned income for all household members, including minors, such as Social Security, Supplemental Social Security, Pension/Retirement, Annuity, Unemployment, Worker's Compensation, TAFDC/Welfare Assistance, Child Support, Alimony and assets.**

Applications are processed verifying your rental history, income eligibility, credit history and a review of any civil court records. All adults 18 years and older are subject to a criminal background check. Please Note: Applicants who are not approved due to credit history will be notified in writing pursuant to the Fair Credit Reporting Act.

All applicants must comply with the following prior to occupancy:

- * Applicants must be of legal age (18 years or legally emancipated) and each applicant must complete an application and meet all rental criteria
- * Applicant household's combined, gross monthly income must be a minimum of at least 2.5 times the monthly rent (rents are available on our website, and are subject to change, daily). **Note:** This does not apply to household's that will be receiving site-based (ex. Section 8 or PRAC) or tenant-based (ex. Housing Choice Voucher) rental assistance for this apartment.
- * Rental history may be verified for present and previous residences from applicant household's landlords for the last five (5) years or from the last two successive tenancies, whichever is more inclusive. Applicants may not be rejected for lack of rental history, but may be rejected for unsatisfactory rental history. Any applicant who has been evicted for nonpayment of rent, damages, or material noncompliance will not be accepted. Any applicant who owes past due funds to a previous landlord will be rejected until all funds that are past due have been paid in full.
- * Applicant household's income and assets must be verified. Management will make necessary efforts to obtain third party verification of income and assets. In some instances, management may require an applicant to provide additional information such as pay stubs, benefit letters, notarized contribution letters, etc. Applicants can not be proven eligible for housing until all household income and assets have been completely identified and verified.
- * An unsatisfactory credit report can disqualify an applicant from renting an apartment at this community. Management uses a third-party screening company to retrieve credit reports for all applicant household members who are 18 years of age or older. The credit report must demonstrate that the applicant(s) has/have paid financial obligations, as agreed. Greater weight is applied to activity reported over the most recent 24-month period. Management does not consider medical bills, medical expenses, student loans or foreclosures when reviewing credit history. Management will not consider a discharged bankruptcy (Chapter 7 or 13) that has been dismissed more than six (6) months prior to the date of application for housing. Management's inability to verify credit references is also a basis for rejecting an application. However, consideration will be given to special circumstances in which credit has not been established (income, age, marital status, etc.) and the lack of credit history alone will not cause an application to be rejected.
- * Applicant must not have more than two persons residing in an efficiency or one-bedroom apartment, not more than four persons in a two-bedroom apartment, not more than six in a three-bedroom apartment, not more than eight in a four-bedroom apartment and not more than ten in a five-bedroom apartment unless local or state housing occupancy codes dictate otherwise.
- * Applicant household must meet the affordable housing program(s) applicable student rule(s) requirements to obtain housing at this community.
- * Applicants understand that they will not be able to occupy or take possession of an apartment until all supporting paperwork is complete and signed by all parties. All approved applicants are required to execute the lease agreement. In addition, all security deposits must be paid in full prior to move-in.

Management will give consideration to extenuating circumstances as presented by the applicant household.

Management will obtain a criminal background screening report for all adult household members 18 years of age or older. Applicants may be rejected when Management has a reasonable basis to believe that the applicant cannot meet the essential requirements. The requirements include: not to engage in any activity that involves physical danger or violence to persons or property or adversely affect the health, safety and welfare of residents, staff, vendors, service providers and/or owner; and not to engage in activity on or near the premises that involves illegal use of controlled substances or weapons; and any criminal activity on or off the premises that would be detrimental to the housing should it occur on the premises. Management will not consider an arrest or charge that was resolved without conviction. In addition, Management will not consider expunged or sealed convictions. Management may deny admission if an applicant has pending charges as time of application. Reasons for application rejection include:

- * Any household member who is subject to any state lifetime sex offender registration requirement. If the Management determines that a registered sex offender is part of the household, the Management may allow the household to remove the sex offender from the application
- * Any household in which any member was evicted in the last three (3) years from federally assisted housing for drug related criminal activity, unless such member of the Applicant Household has successfully completed a rehabilitation program approved by the Owner.
- * The application for tenancy will be rejected if Management determines that any member of the Applicant Household has been convicted of felonious crimes or any similar offense for manufacture of any controlled substance or new drug.
- * A household in which any member is currently engaged in illegal use of drugs or for which the Management has reasonable cause to believe that a member's illegal use or pattern of illegal use of a drug may interfere with the health, safety, and right to peaceful enjoyment of the property by other residents. Current use will be indicated and investigated if there is a record of arrest or conviction within the last seven (7) years. Please Note: Marijuana is a controlled substance under federal law. Owners of federally assisted housing are required by The Quality Housing & Work Responsibility Act of 1998 (QHWRA), 42 U.S.C. Section 13662 to deny admission to any household with a member who the owner determines is, at the time of application for admission, illegally using a controlled substance, including Marijuana.
- * Any household in which any member presents a reasonable cause to believe that member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety, and right to peaceful enjoyment by other residents. The screening standards are based on behavior, not the condition of alcoholism or alcohol abuse.
- * The application for tenancy will be rejected if Management determines that any member of the Applicant Household has been convicted for murder, rape or similar sex-related crime, sexual intercourse with a minor or any similar offense.
- * Any member of the Applicant Household has, within the seven (7) years preceding the date the Applicant Household would be selected for admission, engaged in any criminal activity that, if repeated, would adversely affect the health, safety, or right to peaceful enjoyment of property of the residents of the Development, Management employees, or persons residing in the immediate vicinity of the Development.
- * Any member of the Applicant Household has been convicted of any of the following felonious crimes or any similar offense within the previous seven (7) years (including but not limited to): assault/battery, crimes against children, domestic crime, harassment, kidnapping, robbery, weapons, arson, burglary, property damage, petit theft, larceny, trespassing, alcohol related, oui/dui/dwi, disturbance to peace, drug possession, embezzlement, fraud, obstruction of the law, conspiracy/organized crime and traffic violations.

- * Any member of the Applicant Household has been convicted of any of the aforementioned crimes or any similar offense categorized as a misdemeanor within the previous three (3) years.

If Management is unable to complete required criminal or sex offender screening due to the applicant's failure to provide required information or release forms, the application will be rejected. If a resident or applicant has requested VAWA protections and such protections have been justified based on Management investigation, the abuser/perpetrator will not be approved to live on the property. If the applicant's criminal conviction was related to his or her disability, Management will consider a reasonable accommodation.

Criminal Screening Discoveries

If the criminal background investigation results indicate that the applicant does not meet the criminal screening criteria, Management will reject the applicant in accordance with HUD guidance and Management's standards for applicant rejection. If the criminal screening discovery is a qualified criminal conviction, before rejecting the household, Management will complete an individualized assessment of the criminal record and its impact on the household's suitability for admission. This assessment will include: 1) Notifying the household of the proposed action based on the information; 2) Providing the household with the opportunity to submit mitigating circumstances documentation; 3) Providing the applicant with an opportunity to dispute the accuracy and relevance of the information obtained from any law enforcement agency; and 4) Allowing the household the opportunity to remove the household member that is the subject of the criminal screening discovery.

Denial of Application

Should the applicant be rejected, Management will send a written notice of ineligibility to the applicant stating the specific reason(s) for denial and advise the applicant of their appeal rights and their rights to request a reasonable accommodation, if applicable. The applicant will also be provided information about how to obtain a copy of the information from the reporting agency. The written notice will be accompanied by the Notice of Occupancy Rights Under the Violence Against Women Act (5380) and the corresponding Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking, and Alternate Document (5382). Any otherwise eligible applicant household with a history of unsatisfactory conduct who claims that such conduct was due to or related to a Disability within the meaning of Section 504 of the Rehabilitation Act of 1973 ("Section 504") can request a review for eligibility for a "reasonable accommodation" under Section 504 and related acts.

Privacy Policy for Personal Information of Rental Applicant and Residents – We are dedicated to protecting the privacy of your personal information, including your Social Security Numbers and other identifying or sensitive personal information. Our policy and procedures are designed to help ensure that your information is kept secure, and we work to follow all federal and state laws regarding the protection of your personal information. While no one can guarantee against identity theft or the misuse of personal information, protecting the information you provide us is a high priority to our company and staff. If you have concerns about this issue, please feel free to share them with us.

How Personal Information is collected: You will be asked to furnish some personal information when you apply to rent from us. This information will be on the rental application form or other document(s) that you provide to us, either on paper or electronically.

How and When Information is used: We use this information for our business purposes only as it relates to leasing a dwelling to you. Examples of these uses included but are not limited to, verifying statements made on your rental application (such as your rental, credit and employment history), reviewing your lease for renewal and enforcing your lease obligations (such as to obtain payment for money you may owe us in the future).

How the Information is protected and who has access: We allow only authorized persons to have access to your personal information, and we keep documents and electronic records containing this information in secure areas and systems.

How the Information is disposed of: After we no longer need or are required to keep your personal information, we will store or destroy it in a manner designed to prevent unauthorized persons from accessing it. Our disposal methods will include shredding, pulverizing, destruction or obliteration of paper documents and destruction of electronic files.

I understand and accept these qualifying standards and have truthfully answered all questions. I understand that falsification of rental application information will lead to denial of housing. Rental Criteria for Affordable Housing does not constitute a guarantee or representation that residents or occupants currently residing in the community have not been convicted or are not subject to deferred adjudication for felony. Management's ability to verify this information is limited to the information made available by the agencies and services used. It does not insure that all individuals reside in, on or visiting the community conforms to these guidelines.

_____	_____	_____	_____
Applicant Signature	Date	Management Representative	Date
_____	_____		
Applicant Signature	Date		
_____	_____		
Applicant Signature	Date		
_____	_____		
Applicant Signature	Date		

Discrimination is Against the Law

It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin. The Community Builders, Inc. does not discriminate on the basis of any protected status, as defined and prohibited by local, state or federal law, in the admission of or access to housing its programs and activities.

Residences at Avondale Town Center

- * Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- * Provides free language services to people with limited English-proficiency, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, please contact the Community Manager at (513) 898-2467 or TTY: 711.

If you believe Residences at Avondale Town Center has failed to provide these services or discriminated in another way on the basis of race, color, religion, sex, handicap, familial status or national origin or any other local or state protected class, you can file a grievance with The Community Builders, Inc. by contacting J. Economos at 857-221-8795 or via TTY 711 or submit a written request to The Community Builders, Inc., 185 Dartmouth Street, Boston, MA 02116 or via fax at (617) 502-8136.

Residences at Avondale Town Center and The Community Builders, Inc. complies with Section 504 of the Rehabilitation Act of 1973 which prohibits discrimination, based on the presence of a disability in all programs or activities operated by recipients of federal financial assistance. In accordance with the Fair Housing Act and Section 504 of the Rehabilitation Act, Residences at Avondale Town Center will make reasonable accommodations or modifications for individuals with disabilities (applicants or residents) unless these modifications would change the fundamental nature of the housing program or result in undue financial and administrative burden. The Community Builders, Inc. has designated a person to address questions or requests regarding the specific needs of residents and applicants with disabilities. This person is referred to as the Section 504 Coordinator. For more information please contact: J. Economos, Section 504 Coordinator at 857-221-8795 or via TTY 711 or submit a written request to The Community Builders, Inc., 185 Dartmouth Street, Boston, MA 02116 or via fax at (617) 502-8136.

ATTENTION: Please contact the management office if you need help understanding this document.

Spanish:

Contacte por favor la oficina de gestión si usted necesita ayuda a comprender este documento.

Portuguese:

Por favor contate o escritório de gerência se deve ajudar entendimento este documento.

French

Si vous avez besoin d'aide à la compréhension de ce document, veuillez communiquer avec le Bureau de gestion.

Haitian Creole

Souple kontakte Biwo jesyon a si w bezwen ed pou konprann dokiman sa a.

Vietnamese

Xin liên lạc với văn phòng điều hành nếu bạn cần giúp đỡ sự hiểu biết tài liệu này.

Russian

Пожалуйста свяжитесь с офисом управления, если Вам нужна помощь в понимании этого документа.

German

Bitte kontaktieren Sie das Leitungsbüro, wenn Sie helfen müssen, dieses Dokument zu verstehen.

Chinese

請聯絡管理辦公室，如果你需要幫助理解這份文件。

Japanese

もしこの文書を理解しているための助けを必要とすれば、経営オフィスと連絡を取ってください。