

CONSUMER AUTHORIZATION TO OBTAIN CONSUMER REPORT

“I hereby authorize National Park Seminary to obtain a consumer report, and any other information it deems necessary, for the purpose of evaluating my application. I understand that such information may include, but is not limited to, credit history, civil and criminal information, records of arrest, rental history, employment/salary details, vehicle records, licensing records, and/or any other necessary information. **I hereby expressly release National Park Seminary and any procurer or furnisher of information, from any liability what-so-ever in the use, procurement, or furnishing of such information, and understand that my application information may be provided to various local, state and/or federal government agencies, including without limitation, various law enforcement agencies.”**

Signature

Date

**Housing Credit Program
 Tax Credit Application**



Phone

FAX

Household Information

List ALL household members that are applying to live in this apartment

Name <i>First, Middle Initial, Last</i>	Relationship to Head of Household	M/F	Social Security Number	Birthdate <i>Month, Date, Year</i>
	HEAD			

Current Address: _____

Email Address: _____

Daytime Phone: _____ **Evening Phone:** _____

YES NO

- 1. Do you expect any additions to the household within the next twelve months? (Include unborn children)**
 Name & Relationship: _____ Explanation: _____
- 2. Is there anyone living with you now who won't be living with you at this property?**
 Name & Relationship: _____ Explanation: _____
- 3. Are you SEPARATED, but not divorced from your spouse? (Answer "no" if living with spouse, single, Legally divorced or widowed)**
- 4. Do you have full custody of your child(ren)?**
 Explanation: _____
- 5. Are there any absent household members who under normal conditions would live with you? (For example, a household member away in the military.)**
 Explanation: _____
- 6. Does your household have or anticipate having any pets other than those used as service animals?**
 Type: _____

Rental History

YES

NO

- 7. Have you or any one else named on this application filed for bankruptcy?
 Explanation: _____
- 8. Have you or any one else named on this application been convicted of, plead guilty to, or been placed on probation for any crime?
 Explanation: _____
- 9. Have you or any one else named on this application been convicted for dealing or manufacturing illegal drugs?
 Explanation: _____
- 10. Are any criminal charges currently pending against you or anyone else on this application?
 Explanation: _____
- 11. Have you or any one else named on this application been evicted from a rental unit of any type including an apartment, home, mobile home or trailer, or had a judgment for rent against you?
 Explanation: _____

Housing References

List the past THREE years of housing references. (If additional space is required, use the back of this page.)

	<u>Landlord</u>	<u>Current Address</u>	<u>Own/Rent</u>	<u>Dates</u>
Name: _____	_____	_____	Own <input type="checkbox"/>	From: _____
Address: _____	_____	_____	Rent <input type="checkbox"/>	To: <u>PRESENT</u>
	()			CURRENT
Name: _____	_____	_____	Own <input type="checkbox"/>	From: _____
Address: _____	_____	_____	Rent <input type="checkbox"/>	To: _____
Phone: ()				PREVIOUS
Name: _____	_____	_____	Own <input type="checkbox"/>	From: _____
Address: _____	_____	_____	Rent <input type="checkbox"/>	To: _____
Phone: ()				PREVIOUS

Personal Reference

List a personal reference other than a relative.

Name: _____

Address: _____

Phone: _____ Relationship: _____ Years Known: _____

Vehicle Identification

List vehicle information for all vehicles that are owned or operated by any household member.

	<u>Make/Model/Year</u>	<u>State Issued</u>	<u>License Plate #</u>
Vehicle #1:	_____	_____	_____
Vehicle #2:	_____	_____	_____

Emergency Contact

List someone in the area that is not already on the application.

Name: _____

Address: _____

Phone: _____ Relationship: _____ Years Known: _____

Income Information

Income is counted for anyone 18 or older (unless legally emancipated). However, if the income is unearned income such as a grant or benefit, it is counted for all household members including minors. **PLEASE COMPLETE ALL PARTS.**

Include all income anticipated for the next 12 months.

Do YOU or ANYONE in your household receive OR expect to receive income from:

<u>YES</u>	<u>NO</u>			
<input type="checkbox"/>	<input type="checkbox"/>	11. Employment wages or salaries? <i>(Include overtime, tips, bonuses, commissions and payments received in cash.)</i>		
<input type="checkbox"/>	<input type="checkbox"/>		<u>Household Member</u>	<u>Employer</u>
(TC-8)				<u>Income</u>
		_____	_____	_____
		_____	_____	_____
		_____	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	12. Self-employment? <i>(Include overtime, tips, bonuses, commissions and payments received in cash.)</i>		
<input type="checkbox"/>	<input type="checkbox"/>		<u>Household Member</u>	<u>Type of Business</u>
(TC-9)				<u>Income</u>
		_____	_____	_____
		_____	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	13. Regular pay as a member of the Armed Forces?		
<input type="checkbox"/>	<input type="checkbox"/>		<u>Household Member</u>	<u>Base Name & Branch</u>
(TC-10)				<u>Income</u>
		_____	_____	_____
		_____	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	14. Unemployment benefits or worker's compensation?		
<input type="checkbox"/>	<input type="checkbox"/>		<u>Household Member</u>	<u>State</u>
(TC-11)				<u>Amount Received</u>
		_____	_____	_____
		_____	_____	_____

(TC-12)

15. Public Assistance, General Relief or Aid to Families with Dependent Children (AFDC)?

Household Member Agency Amount

If yes, (TC-13) If no, (TC-23)

16. (a) Do you have COURT ORDERED Child Support or Alimony? Complete Parts A, B, & C

(We must count court-ordered support whether or not it is received unless legal action has been taken to remedy. We must also count support that is not court-ordered rather received directly from payor.)

Household Member Name of Payor Amount

(b) Do you RECEIVE Child Support or Alimony and how is received? (Check all that apply)

*REQUIRED

- Child Support Enforcement Agency *Name of Agency:* _____
- Court of Law *Name of Court:* _____
- Directly from Individual *Name of Person:* _____
- Other *Explain:* _____

*REQUIRED

(If yes, obtain court papers)

(c) If money is NOT actually received, are you taking legal action to remedy?

Explanation: _____

(TC-14)

17. Social Security, SSI or any other payments from the Social Security Administration?

Household Member Source of Benefit Amount

(TC-15)

18. Regular payments from a Veteran's benefit, pension, retirement benefit or annuities?

Household Member Source of Benefit Amount

(TC-15)

19. Regular payments from a severance package?

Household Member Source of Benefit Amount

(TC-15)

20. Regular payments from any type of settlement? (For example, insurance settlements.)

Household Member Source of Benefit Amount

(TC-15)

21. Regular gifts or payments from anyone outside of the household?

(This includes anyone supplementing your income or paying any of your bills.)

Household Member Source of Benefit Amount

- (TC-20) 22. Educational grants, scholarships, or other student benefits?
- | <u>Household Member</u> | <u>Source of Benefit</u> | <u>Amount</u> |
|-------------------------|--------------------------|---------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
- (TC-15) 23. Regular payments from lottery winnings or inheritances?
- | <u>Household Member</u> | <u>Source of Benefit</u> | <u>Amount</u> |
|-------------------------|--------------------------|---------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
- (TC-15) 24. Regular payments from rental property or other types of real estate transactions?
- | <u>Household Member</u> | <u>Source of Benefit</u> | <u>Amount</u> |
|-------------------------|--------------------------|---------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
- (TC-15) 24. Any other income sources OR Assets that are not listed?
- | <u>Household Member</u> | <u>Source of Benefit</u> | <u>Amount</u> |
|-------------------------|--------------------------|---------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
26. Do you or any other household members expect any changes to your income in the next 12 months?
Explanation: _____

Asset Information:

Include all assets held and the income derived from the asset. INCLUDE ALL ASSETS HELD BY ALL HOUSEHOLD MEMBERS INCLUDING MINORS. Please Complete ALL Questions, CIRCLE WHICH ITEM APPLIES TO YOUR HOUSEHOLD

Do YOU or ANYONE in your household hold:

YES NO

- (TC-16) 27. Checking or savings account?
- | <u>Household Member</u> | <u>NAME OF BANK</u> | <u>Amount</u> |
|-------------------------|---------------------|---------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
- (TC-16) 28. CDs, money market accounts or treasury bills?
- | <u>Household Member</u> | <u>NAME OF BANK</u> | <u>Amount</u> |
|-------------------------|---------------------|---------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
- (TC-17) 29. Stocks, bonds or securities
- | <u>Household Member</u> | <u>NAME OF BANK</u> | <u>Amount</u> |
|-------------------------|---------------------|---------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |

(TC-16) 30. Trust funds? Life Insurance? (Whole or Universal) ****Not Term Insurance**** (TC-17)

<u>Household Member</u>	<u>Source of Benefit</u>	<u>Amount</u>
_____	_____	_____
_____	_____	_____

(TC-16) 31. Pensions, IRAs, Keogh or other retirement accounts?

<u>Household Member</u>	<u>Source of Benefit</u>	<u>Amount</u>
_____	_____	_____
_____	_____	_____

(TC-20) 32. Cash on hand over \$500?

<u>Household Member</u>	<u>Source</u>	<u>Amount</u>
_____	_____	_____
_____	_____	_____

(TC-17) 33. Real estate, rental property, land contracts/contract for deeds or other real estate holdings?
(This includes your personal residence, mobile homes, vacant land, farms, vacation homes or commercial property.)

<u>Household Member</u>	<u>Address of property</u>	<u>Amount</u>
_____	_____	_____
_____	_____	_____

(TC-17) 34. Personal property held as an investment?
(This includes paintings, coin or stamp collections, artwork, collector or show cars, and antiques. This does not include your personal belongings such as your car, furniture or clothing.)

<u>Household Member</u>	<u>Type</u>	<u>Amount</u>
_____	_____	_____
_____	_____	_____

(TC-20) 35. A safe deposit box?

<u>Household Member</u>	<u>Location</u>	<u>Items/Value</u>
_____	_____	_____
_____	_____	_____

(TC-18) 36. Have you or any other household members disposed of or given away any asset(s) for LESS than fair market value within the past 2 years?

Household Member: _____ Amount: _____

Explanation: _____

Applicant Status

The following questions pertain to specific eligibility requirements of the Housing Credit Program.

YES **NO**

(TC-27) 37. Are you or any other ADULT household members claiming zero income?

Household Member: _____

Explanation: _____

38. Are you or any other household members (INCLUDING MINORS) currently a FULL-TIME OR PART-TIME STUDENT or expect to be one in the next 12 months? (if so, circle which)

(TC-19 &25)

Household Member(s): _____

Educational Institution(s): _____

39. Will you or any ADULT household member require a LIVE-IN CARE attendant to live independently?

(TC-22 &28)

Name of Attendant: _____

Relationship (if any): _____

40. Will your household be receiving or applying for SECTION 8 rental assistance at time of move-in?

Name of Agency: _____

Contact Person: _____

Signature Clause

I understand that management is relying on this information to prove my household's eligibility for the Housing Credit Program. I certify that all information and answers to the above questions are true and complete to the best of my knowledge. I consent to release the necessary information to determine my eligibility. I understand that providing false information or making false statements may be grounds for denial of my application. I also understand that such action may result in criminal penalties. I will notify management of any changes to my income prior to move in.

I authorize my consent to have management verify the information contained in this application for purposes of proving my eligibility for occupancy. I will provide all necessary information including source names, addresses, phone numbers, account numbers where applicable and any other information required for expediting this process. I understand that my occupancy is contingent on meeting management's resident selection criteria and the Housing Credit Program requirements.

All ADULT household members must sign below:

Signature

Date

Signature

Date

Management Signature

Date

For Office Use Only

Date of Interview: _____

Desired Apt. #: _____

Desired Move-in Date: _____



COMMUNITY INFORMATION AND RESIDENT SELECTION CRITERIA

Thank you for applying to live at our community. These criteria explain the process we use to select our residents. National Park Seminary Apartments/The Alexander Company, Inc. is an Equal Housing Opportunity provider and our policy is to treat all residents and visitors fairly and consistently without regard to race, color, religion, sex, national origin, disability or familial 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.

This community will not discriminate against any person or persons on any basis prohibited by law including but not limited to race, color, religion, national origin, sex, disability, source of income, sexual orientation, age or familial status. In addition, The Alexander Company Inc. has a Section 504 Policy that addresses all reasonable accommodation requests. For more information on reasonable accommodation requests, contact the Community Manager.

ABOUT THE PROJECT

National Park Seminary Apartments is a tax credit property that is composed of moderately priced dwelling units. Units are student status restricted and income restricted. To qualify for an income restricted apartment, a household's gross annual income may not exceed 50% or 60% (depending on the unit) of Montgomery County's area median income as posted by HUD each year (see Table B on page 3). In addition, minimum income limits apply (see Table A on page 3). Applicants whose income exceeds the maximum income limits are not eligible for this program.

Lease Term: 1 year

Security Deposit: \$400.00. Applicants with a low credit score may be asked to pay a full month's rent as the security deposit (see *Credit Screening* on page 2). Security deposit must be paid in full before applicant is allowed to move in.

Utilities & Services: Hot water, water, sewer and trash are included in the rent. Tenants pay electricity. Applicant must be able to establish the necessary utilities with the appropriate utility provider.

Parking: A limited number of parking spaces are available on a first come, first served basis. The first parking space is included in the rent. Additional spaces may be rented for \$50.00 per month per vehicle. The automobile must be registered in the name of the resident who has applied at National Park Seminary Apartments.

Pet Policy: Unless classified as a service animal, dogs are not permitted at National Park Seminary Apartments. Up to two cats per apartment are welcome with an additional security deposit of \$300.00 & a monthly pet fee of \$20/animal. Fish tanks and caged animals will be considered. All pets must be approved by management and covered under a pet addendum.

Prior to having a pet at National Park Seminary Apartments, residents must first pay all deposits due and sign a Pet Addendum to the Lease Agreement. Pet owners are required to clean up after their pets. **Having a pet is considered a privilege that can be revoked if policies are not followed.** Animals that are designated as assistance animals to the disabled are accepted with documentation from the appropriate healthcare provider.

BASIC ELIGIBILITY REQUIREMENTS

- Valid photo identification.
- A valid SSN card issued by the Social Security Administration. 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. Applicants must disclose social security numbers (SSN) for all family members.
- Proof of all income and assets. ALL forms of household income must be disclosed.

THE APPLICATION PROCESS

After reviewing the resident selection criteria, prospective tenants must submit one application and a non-refundable \$25.00 application fee per applicant over the age of 18. An application cannot be processed unless it is fully complete. Applicants must list all members who will reside in the apartment. Once the application is approved and the available apartment is accepted, the applicant will sign a lease agreement in which the applicant agrees to abide by all the rules and regulations.

THE WAITING LIST

If a unit is not available, interested parties may join the waiting list. The waiting list is organized by unit size and individuals remain on it for 3 months. When a unit comes available, those on the wait list, whom have expressed interest in that size unit, will be contacted. Failure to respond to attempted contacts will result in removal from the waiting list. Applications will be processed in the order received with application fee, holding deposit & signed Holding Deposit Agreement.

Application Fee and Holding Deposit. All applications must be submitted with the application fee and a holding deposit (\$150 for 1BR and \$175 for 2BR, and \$200 for 3BR) to hold the apartment and process the application. The holding deposit will be applied to the security deposit at time of move in. The application fee is not refundable & applies to all applicants over the age of 18 years old. The holding deposit will be refunded to applicant upon denial of residency accompanied by a letter providing reason(s) for denial. If the applicant withdraws their application within three (3) days from our receipt of the holding deposit, the holding deposit will be refunded. However, if applicant withdraws more than three (3) days after the receipt of the holding deposit, the holding deposit will be forfeited.

Credit Screening. A report will be obtained through a commercial credit-reporting agency and will yield one of three decisions: Accept, Conditional and Denied. Applicants whose credit decision is "Conditional" will be required to pay a security deposit equal to a full month's rent pending background, criminal and rental history checks.

Background and criminal record checks. All applicants and household members over 18 years of age will be screened for criminal history. All applicants shall disclose in their application if any household member(s) have criminal charges pending at the time of application and if so, where and what the pending criminal charges are. A history of any of the following by any household member is cause for rejection of an application for housing:

- I. A felony conviction or adjudication other than an acquittal of sex offenses (including but not limited to forcible rape, child molestation, and aggravated sexual battery), arson, crimes involving explosives, and the illegal manufacture of controlled substances or manufacture of illegal drugs.
- II. Within 10 years from the completion of any sentence, probation, or parole for a felony that involved damage to or destruction of property, bodily harm against a person, including but not limited to: murder, homicide, manslaughter, armed robbery, aggravated assault, or any felony of violence that may establish that the applicant constitutes a direct threat to the health or safety of other individuals or to the property.
- III. Within 5 years from the completion of any sentence, probation, or parole for a felony that involved stalking, weapon offenses, burglary, theft, auto theft, buying receiving or possession of stolen property, or sales or trafficking in an illegal drug or controlled substance.
- IV. Within 3 years from the completion of any sentence, probation, or parole for any other felony for a crime involving the illegal personal use of a controlled substance (other than sales, trafficking, or manufacture), illegal gambling, prostitution, commercialized vice, embezzlement, or forgery.
- V. Within 3 years from the completion of any sentence, probation, or parole for any misdemeanor or ordinance violation for a crime of violence that may establish that the applicant constitutes a direct threat to the health or safety of other individuals or the property.
- VI. Within 3 years from the completion of any sentence, probation, or parole for any felony or any misdemeanor involving trespass.
- VII. Except, the following shall be excluded from consideration: Juvenile adjudications that do not qualify as convictions under state law; and expunged, purged, or sealed convictions.

Rental History. Rental history for the past 3 years must indicate the ability to care for the property without damage and pay rent on time. Homeless shelters and group homes are not considered rental history. Previous evictions and/or judgments for rent are grounds for denial of the application.

Rejection Procedures. If an applicant disputes the accuracy of any information provided to National Park Seminary Apartments/The Alexander Company Inc. by a screening service or credit reporting agency, the applicant may contact the company that supplied the information within 60 days of the denial to obtain a copy of screening results. The name and address of the screening company and any applicable reference numbers will be provided in the denial letter. Denied applicants may reapply to the community in six (6) months.

INCOME AND ASSETS

Total household income will be annually reviewed and verified for occupancy in our community. 50% and 60% refer to percent of median income for the Montgomery County statistical area.

Income from most assets is computed using actual income received or .06% interest, whichever is greater. Homes are considered an asset but are treated differently than other assets; deductions for unpaid principal and closing costs (10%) will be used before imputing future income which is calculated at .06% interest. Housing Choice Voucher holders must have income equal to one and a half times their portion of the monthly rent and meet all the other credit and rental history requirements.

What counts as income? ALL sources of a household’s income (such as wages, recurring gifts from family members, public assistance, Food Share, student financial aid, etc.) will count towards the minimum income requirement. Certain kinds of income do not count towards the maximum income limit; see management for details.

Below are tables that contain the minimum and maximum income requirements and restrictions. *Example:* For a family of 4 to qualify for a 2 BR 50% unit that rents for \$1,112.00, their total annual household income must be at least \$20,016 and may not be more than \$54,600.

Table A: Rental Rates, Minimum Income Requirements, and Maximum Occupancy Limits

Floor Plan	Rent	Minimum Income	Maximum # of Occupants
1BR Affordable	\$937-\$1,142	1 ½ the monthly rent	2
1BR Market	\$1,500-\$1,550	1 ½ the monthly rent	2
2 BR Affordable	\$1,112-\$1,358	1 ½ the monthly rent	4
2BR Market	\$1,700 - \$2,000	1 ½ the monthly rent	4
3BR Affordable	\$1,270-\$1,560	1 ½ the monthly rent	6

*Children under 3 are excluded from occupancy limits

Table B: Maximum Income Restrictions by Household Size (Montgomery County 2015)

Household Size	50% AMI Program	60% AMI Program
1 person	\$38,650	\$46,380
2 persons	\$44,150	\$52,980
3 persons	\$49,650	\$59,580
4 persons	\$55,150	\$66,180
5 persons	\$59,600	\$71,520
6 persons	\$64,000	\$76,800

ADDITIONAL REQUIREMENTS

- All rental applications must be in writing.
- Falsification of any information on the application is basis for automatic denial.
- If the applicant has filed for bankruptcy and it has not been discharged, the application will automatically be denied.
- Anyone who applies for residency at an Alexander Company Inc. property and owes The Alexander Company Inc. money from a previous apartment with The Alexander Company, Inc. will be denied housing if the balance is not paid in full. If balance is paid in full, they will be able to apply and the Resident Selection Criteria would be used to determine residency eligibility.
- Anyone who applies for residency at an Alexander Company Inc. property and owes another apartment community money from a previous apartment will be denied housing if the balance is not paid in full.
- Prior to being denied, all applications that do not meet the criteria set forth by the Resident Selection Criteria will be reviewed by both the Property Manager and the Regional Property Supervisor. The Regional Property Supervisor has final decision over all application denials.

If you need additional information concerning the Resident Selection Criteria, please see the Community Manager.

Acknowledgment/Receipt: By signing below I/We acknowledge that we were given and have received a copy of the Resident Selection Criteria for National Park Seminary Apartments.

Applicant Signature

Date

Applicant Signature

Date

Applicant Signature

Date

Applicant Signature

Date

Management

Date

