TENANT SELECTION PLAN BANYAN STREET MANOR

August 2011

INTRODUCTION: The Banyan Street Manor (BSM) is a Section 8 subsidized rental housing project with the Department of Housing and Urban Development (HUD) and Low Income Housing Tax Credit (LIHTC) programs. The procedures used for selection of residents shall be implemented in compliance with the HUD Handbook 4350.3, as amended, and all other applicable federal statutes and regulations.

NON-DISCRIMINATION: The management agent shall comply with all federal, state and local fair housing and civil rights laws and with all equal opportunity requirements as required by law, including without limitation HUD administrative procedures. The Civil Rights Act of 1968, as amended by the Fair leased housing and purchasers of residential dwelling units. These rights are also included in Chapter 515. Hawaii Revised Statutes which further expands the protection provided by State law. Together, Federal and State laws prohibit housing discrimination based on a person's race, color, religion, ancestry/national origin, sex, familial status, physical or mental disability, marital status, age, or HIV infection. Discrimination against a particular social or economic class is also prohibited (for example: welfare recipients; single parent households, etc.). These requirements apply to all aspects of tenant relations including without limitation: accepting and processing applications, selecting residents from among eligible applicants on the waiting list, assigning units, certifying and re-certifying eligibility for assistance and terminating tenancies.

GENERAL ELIGIBILITY CRITERIA: To apply for Section 8 housing at Banyan Street Manor, applicants must be qualified under the income limits established by HUD. Being eligible, however, is not an entitlement to housing. In addition, every applicant must meet the tenant selection plan. The tenant selection plan is used to demonstrate the applicant's suitability as a tenant using verified information on past behavior to document the applicant's ability, either alone or with assistance, to comply with the rules governing tenancy. The applicant will be judged on current and past behavior and practices related to tenancy and not on any attribute or behavior that may be imputed to a particular group or category of persons of which an applicant may be a member. Applicants must also qualify in accordance with one or more of the following eligibility criteria.

ELIGIBILITY FOR RENTAL ASSISTANCE: Applicants seeking rental assistance at Banyan Street Manor must meet the following eligibility factors:

- 1. BSM does not restrict occupancy to a certain population.
- 2. The household's annual income may not exceed the applicable Income Limit of very low income.
- 3. The applicant agrees to pay the portion of rent required by the subsidy program under which the applicant will be admitted.
- 4. The unit must be the Family's only residence.
- 5. At the time of admission, the applicant may not be receiving Section 8 assistance for another housing unit.
- 6. By law, only U.S. Citizens and eligible noncitizens may benefit from federal rental assistance.
 - a. All family members, regardless of age, must declare their citizenship or immigration status.
 - b. Noncitizens (except those age 62 and older) must sign a Verification Consent Form and submit documentation of their status or sign a declaration that they do not claim to have eligible status.
 - c. Noncitizens age 62 and older must sign a declaration of eligible immigration status and provide a proof of age document.
 - d. U.S. Citizens must sign a declaration of citizenship and provide proof of citizenship.
 - e. A mixed family (a family with one or more ineligible family members and one or more eligible family members) may receive prorated assistance, continued assistance, or a temporary deferral of termination of assistance.
 - f. Applicants who hold a noncitizen student visa are ineligible for assistance, as are any noncitizen family members living with the student.

Applicants must submit required documentation of citizenship/immigration status no later than the date the owner initiates verification of other eligibility factors.

If the applicant cannot supply the documentation within the specified time frame, the owner may grant the applicant an extension of not more than thirty (30) days, but only if the applicant certifies that the documentation is temporarily unavailable and additional time is needed to collect and submit the required documents.

Owners will notify families in writing if they are found to be ineligible based upon citizenship/immigration status.

7. Household must meet the requirements of "Eligibility of Students of Assisted Housing Under Section 8 of the U.S. Housing Act of 1937."

The student rule applies to all individuals enrolled as students at an institution of higher education for the purpose of obtaining a degree, certificate, or other program leading to a recognized educational credential except for a student who is living with his/her parents who are applying for or receiving Section 8 assistance.

Part 327(a), amended by Public Law 109-249, only applies to individuals under the age of 24 unless the individuals are students who are living with his/her parents who are applying for or receiving Section 8 assistance.

No Section 8 assistance shall be provided to any individual who:

- Is enrolled as a student at an institution of higher education;
- Is under the age of 24;
- Is not a veteran of the United State military;
- Is unmarried:
- Does not have a dependent child;
- Is not a person with disabilities, as such term is defined in section 3(b)(3)(F) of the United States Housing Act of 1937 (42 U.S.C. 1437a(b)(3)(E)) and was not receiving assistance under such Section 8 as of November 30. 2005; and
- Is not otherwise individually eligible, or has parents who, individually or jointly, are not eligible on the basis of income to receive Section 8 assistance.

Part 327(b) applies to all individuals enrolled as students at an institution or higher education unless the student is living with his or her parents who are applying for or receiving Section 8 assistance or is a person over the age of 23 with dependent children.

Financial assistance, in excess of amounts received for tuition that an individual receives under the Higher Education Act of 1965, from private sources, or from an institution of higher education is considered income for that individual, except for persons over the age of 23 with dependent children.

A student under the age of 24 who meets the additional criteria of section 327 of the Act may be income eligible for assistance if the student can demonstrate independence from his or her parents. These practices and criteria include by are not limited to consideration of all of the following:

- The individual must be of legal contract age under state law.
- The individual must have established a household separate from parents or legal guardians for at least one year prior to application for occupancy or the individual meets the U.S. Department of Educations' definition of an independent student.
- The individual must not be claimed as a dependent by parents or legal guardians pursuant to IRS regulations.
- The individual must obtain a certification of the amount of financial assistance that will be provided by parents, signed by the individual providing the support.

CONTINUED ELIGIBILITY of Section 8 assistance on existing tenants/students will be determined at the time of annual recertification, or at a sooner date if possible. Assistance will be terminated if found to be ineligible.

- 8. The head of household/spouse/co-head must disclose social security numbers (SSNs) for all members of the household.
 - a. Applicants must provide adequate documentation of SSN.
 - When an applicant has a SSN but does not have the required documentation, the applicant may submit the SSN and certify that the number is accurate but that acceptable documentation could not be provided which will allow the application process to continue, however, an applicant may not become a participant in the program unless the applicant submits the required SSN documentation within ninety (90) days from the date they are first offered an available unit.
 - b. If otherwise eligible except for the outstanding verification of the SSN, the applicant may retain their place on the waiting list for the 90-day period in which the applicant is trying to obtain documentation.
 - c. After the 90 days, if the applicant has been unable to supply the required SSN documentation, the applicant shall be determined ineligible and removed from the waiting list.
- 9. Each member of the household provides a birth certificate.
- 10. Each household member must provide consents for verification of all sources of income or other information relating to occupancy.
- 11. I.D. must be shown. Applicant must present a government-issued piece of photo identification with the completed application.
- 12. Personal interview is required. Management may conduct either a home visit or an in-office appointment to go over the applicant's application in person and answer applicant's questions. All adults who will be living in the unit must attend this interview.

APPLICATION REQUIREMENTS: Anyone who wishes to secure housing at BSM must fully complete the application form provided by management. The information provided must contain sufficient information for management to make an initial determination of the income eligibility of the household; the size of unit desired or needed, and sufficient information to screen applicant's prior landlord history. Applicants must consent to management's requirement to secure a credit and criminal background history and must provide written waivers enabling management to secure such reports.

For those properties with an existing waiting list and no current or known upcoming vacancies, LIHTC preliminary eligibility will be satisfied by using information on the application. Placement of an application on the waiting list does not denote final tenant selection. That can and will occur only after complete processing.

All applicants who submit a completed application (or when an application becomes complete) will be notified in writing of status or subsequent tenant selection or rejection. Any applicant who exceeds LIHTC income limits for eligibility based upon application information, or if ineligible during later processing, would be notified in writing that they are LIHTC ineligible. While they may remain on the waiting list if FmHA or HUD eligible, selection is predicated on LIHTC eligibility. All applicants must be LIHTC eligible meaning gross income is equal to or less than the LIHTC income limit regulating this property.

Under Section 42, many students are not LIHTC eligible. Verification of student eligibility is required. All student issues can be explained in detail to prospective applicants.

WAITING LIST:

- 1. Applications will be placed on the waiting list by date and time received. All applications which are not complete will be returned to the applicant for completion. Missing information will be outlined in writing and applicant will be given ten (10) days to complete and return their application. If the completed application is returned by the ten (10) day deadline, it will retain its place on the waiting list. If the application is returned after the deadline date, it will be placed at the bottom of the waitlist upon receipt and if the application is not returned at all, the application will be rejected.
- 2. Applicants are required to contact the property in writing every six (6) months to verify continued interest in remaining on the waitlist.
- 3. The waiting list will be closed when the average wait is three (3) years or more. Inquiring applicants will be advised that the waiting list is closed and new applications will not be accepted until such time that the waiting list is re-opened. Notice of this action will be published in the local newspaper.

4. When the waiting list is re-opened, notice will be published in the local newspaper and new applications will again be accepted.

CHANGES IN INCOME FOR WAITING LIST APPLICANTS: If an applicant's income changes to an amount which is no longer eligible under the limitations of the assistance program by the time the application reaches the top of the waiting list, written notice will be issued to the applicant that: (1) he/she is not income eligible for assistance under the Section 8 program. Income eligibility calculation shall be made at the time the application is at the top of the list.

SELECTION: Applicants will be selected according to the Rental Award Process and Rental Agreement Issuance Guidelines and by LIHTC eligibility but once determined LIHTC eligible also by other program rules, i.e., HUD, FmHA, HOME, Assisted Housing Program (AHP). If more than LIHTC exists in this property, the applicant must meet LIHTC first, then the other program eligibility.

Those who have indicated the need for and requested the features of wheelchair adapted or other handicap unit have priority for those units. Any applicant who requests modifications or accommodations to non-adapted units will have consideration on those requests when selected, but with no priority for selection. In order to be eligible for selection, an applicant must meet LIHTC income eligibility based on per person income limits. In that LIHTC property, applicants must meet LIHTC eligibility first to be considered for selection. Applicants who meet LIHTC eligibility must then meet occupancy standards set for each individual property and bedroom size. Income status eligibility must be verified as part of processing.

In determining occupancy standards, the intent of project policy is to neither overcrowd nor under utilize space. Different properties may have different occupancy standards depending on the bedroom sizes, unit square footage and any local restrictions. Occupancy is based on number of persons in the household, and is based on counting all full time members of a household, dependent minors who are away at school but live with the applicant at recesses, unborn children or children in the process of being adopted or secured by custody action, foster children and live-in attendants. Children who live in a household 50% of the year or more are also counted towards the total household number; however, visitors, permanently confined/institutionalized household members and children on active military duty are not counted in this determination for occupancy eligibility.

A handicapped/disabled applicant who would need a larger unit due to accommodation requests would be given such consideration. For specifically designed units (i.e., barrier free) applicants needing those features would be given priority. Should no one apply who would benefit from special unit features, another applicant selected based on income level and occupancy policy could occupy this unit with a written lease agreement to transfer to a different unit when available and should an applicant now exist on the waiting list for the special unit.

In the case of marketing problems with various sized units, applicants who meet the income limits and would qualify for another unit by the occupancy policy may occupy a larger unit with the same agreement to transfer to the correct sized unit when one becomes available. In both situations the applicant would be responsible for payment of any moving costs.

All households must provide positive identifications of all persons who will be part of the household; pregnancy must have medical verification if larger bedroom size units are requested than the household would be eligible for if not pregnant; and adoption or other custody in process must have written documentation.

Applicants in addition to LIHTC and occupancy policy requirements must also meet application, interview and reference criteria. In completing the application, all applicants must sign a release form allowing the management agent to verify all income, assets and allowances along with credit, personal and landlord references. In addition the management agent would be authorized to check with other agencies necessary to verify eligibility and police departments and wage matching as well. All applicants are required to have a personal interview. After processing and the interview have been completed, an eligible applicant would receive a notice of tenant selection. Applicants who wish to be a tenant or co-

tenant must possess the legal capacity to sign all documents, (unless an accommodation determination for the handicapped to allow guardian signature if otherwise eligible is made), and would have to agree to complete the tenant certification process, enter into a one year lease agreement, pay a security deposit and participate in a unit inspection prior to physical occupancy of the unit.

DETERMINING UNIT SIZE AT MOVE-IN: The management agent shall not provide bedroom space for persons who are not members of the household such as; adult children on active military duty, permanently institutionalized family members, or visitors. No more than two (2) persons may occupy a bedroom. Household composition will be considered when applying this rule.

PREFERENCES: Management will observe preferences listed below, prioritized in the order of the list:

- Accommodation for Existing Tenants: Requests for accommodation from existing tenants, with a
 disability, requiring unit transfers will take priority over all waiting list applicants. Accommodation
 results when a verified disability requires a change or repairs which improves their ability to live
 independently by more suitable housing conditions. A disabled tenant must relocate to a handicap
 unit to receive the accommodation provided in the handicap units. If the disabled tenant refuses to
 relocate to a handicap unit, the Landlord shall not be required to provide the accommodation of a
 handicap unit.
- 2. Units Specifically Designed for Disabled or Handicapped Persons: The management agent shall give first preference to disabled or handicapped persons for a unit specifically designed for disabled or handicapped persons over other households who have no handicapped or disabled members. For units designed for accessibility to individuals with mobility, hearing or vision impairments, preference shall be given to applicants requiring such units. This preference will be granted upon proper notification by applicant and medical verification of need by management.
- 3. <u>Transfers for Existing Tenants</u>: No waiting list preference shall be granted to households seeking transfers (for reasons other than no. 1 above) between apartment communities located within the same market area which are owned or managed by Indigo Real Estate Services.

PROCESSING STEPS: The units at BSM shall be rented and occupancy maintained on a first-come, first-served basis with preferences taken into consideration. All persons wishing to be admitted to BSM as tenants or placed on the waiting list must complete an application. Applicants submitting incomplete applications will not be considered for occupancy. The fully completed initial application shall be date and time stamped when received, and the manager shall maintain at the rental office a chronological list by date and time received of all applications (categorized on a bedroom size requirement). Preference households and existing residents requiring unit transfers because of accommodation will move ahead of applicants. Applicants shall be offered housing (after meeting all selection criteria requirements excluding the verification process), placed on the waiting list, or declined. Potentially eligible applicants who have met tenant selection criteria but for whom the appropriate size unit is not available will be placed on the waiting list and informed in writing that they will be contacted when an appropriate unit becomes available. The applicant must contact the project's manager every 6 months to remain on the waiting list. Applicants who fail to provide acceptable landlord references, credit history or who have a criminal background will be notified that they have been deleted from the waiting list. When an appropriate unit becomes available, the waiting list shall be reviewed to identify the applicant who meets preference criteria or whose name is chronologically at the top of the list. The manager shall interview the applicant; obtain current information of income, expense and family composition as applicable and necessary to certify eligibility and compute the resident's share of the rent. Each applicant will be required to evidence citizenship and comply with the Social Security Disclosure Regulations which requires each family member, age six years or older, to supply his/her social security number and verification of the same. The applicant shall be informed that a final decision on eligibility cannot be made until all verifications are complete and current income has been verified. Applicants, whose position on the waiting list enables application processing, will receive only two consecutive notices of housing availability. If the applicant is unable or decides not to complete the application process, the applicant shall be deleted from the waiting list after 10 days after mailing the second notice. If any application is so deleted, the applicant must reapply. The waiting list shall be updated every six months and may be closed when the average wait for admission is more than a year. If the decision is made to close the waitlist, publication will be made in the local newspaper public notice section stating reason(s) for closure. Upon reopening of the waitlist,

publication will be posted in the same local newspaper public notice section informing potential applicants where and when to apply.

SCREENING CRITERIA:

SCREENING FOR SUITABILITY OF TENANCY: Applicant must meet the following factors:

- 1. Demonstrated ability to meet financial obligations and to pay rent on time.
- 2. History as a good tenant.
- 3. No history of disturbing neighbors or destroying property.
- 4. No history of prior eviction.
- 5. Applicant's good credit history.
- 6. Ability to maintain (or with assistance would have the ability to maintain) the housing in a habitable and safe condition based on living or housekeeping habits. Landlord may conduct home visits.
- 7. Ability to meet all obligations of tenancy.
- 8. Income Limit qualifications.

SCREENING OF EXISTING TENANT SEARCH THROUGH ENTERPRISE INCOME VERIFICATION (EIV) SYSTEM: All members of the household shall be screened to determine if they are currently being assisted at another multifamily or PIH location. Although this will not cause your application to be rejected, you must move out of the current property and/or forfeit any voucher before HUD assistance on this property will begin.

SCREENING FOR DRUG ABUSE AND OTHER CRIMINAL ACTIVITY: The applicant will be denied occupancy for any one of the following:

- 1. History of using illegal drugs or history of abusing alcohol which may interfere with the health, safety or right to peaceful enjoyment of others.
- 2. History of felony or misdemeanor convictions by any household member involving crimes of physical violence against persons or property or any other criminal activity including Drug-Related Criminal Activity.
- 3. Any household member has been evicted from federally assisted housing for drug related criminal activity.
- 4. Registered sex offender status.
- 5. Any household member if there is 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.
- 6. History of drug-related criminal activity, violent criminal activity, or other criminal activity that threatens the health, safety, and right to peaceful enjoyment of the property by other residents or the health and safety of the owner, employees, contractors, subcontractors, or agents of the owner.

REFERENCES; CRIMINAL AND CREDIT HISTORY: Management will require written consent of all adult household members for verification of references and a written and signed waiver for management to obtain credit and criminal background history.

- 1. <u>Landlord and Professional References</u>: Previous landlord references will be required for the past five (5) years, including the present landlord. Applicants, who have been previous homeowners, must be able to demonstrate that they have made mortgage payments in a timely manner. Applicants who have had no previous rental or homeownership history must provide references from present and former employers, teachers or clergy. Further, such applicants must agree to monthly inspections of their apartment to continue until management deems that the applicant is maintaining the apartment in a clean, safe and sanitary condition. Unfavorable landlord or professional references may result in removal from the waiting list.
- 2. <u>Credit History:</u> Credit reports will be ordered for each applicant. The credit report will be reviewed to determine the applicant's history of meeting financial obligations including payments for rent, utilities, loans, revolving credit cards, and other obligations. Applicant's credit history must be acceptable to management before they will be approved to occupy a unit. The credit report will be reviewed to:
 - a. confirm current address;

- b. confirm credit sources included on the application;
- c. confirm current and past employment listed on the application; and
- d. determine whether the applicant has an acceptable credit history.

Applicants, whose credit histories are unacceptable, will be declined and removed from the waiting list. An unacceptable credit history is one that reflects consistent, past-due payments of more than 90 days; a history of repeated insufficient fund checks; derogatory credit (repossessions, foreclosures, judgments, collections, charge-offs, liens, bankruptcy not yet discharged, etc); delinquent or charge off debt due other apartment communities; or unpaid utility company collections which would prohibit applicant from obtaining services. The lack of credit history or past due payments or derogatory credit relating to medical expense or student loans will not be considered as grounds for declining an applicant. Consideration will be granted when current credit history demonstrates a pattern of improvement; history of rent payment overshadows other debt issues or applicant can demonstrate acceptable reasons for credit history. Applicants may wish to provide an explanation that reflects efforts to correct credit deficiencies through payment plans or other work out solutions. If such explanation is acceptable to management, further screening may be conducted and written confirmation of payment plans may be required from the creditor(s). In the event of the rejection of an application based upon credit, the applicant has 14 days to provide an explanation and request further consideration. Management will provide a copy of applicant's credit report upon request. It is the applicant's responsibility to contact the credit reporting agency to resolve any items that have been incorrectly reported.

3. <u>Criminal Activity Reports</u>: A criminal history report shall be obtained for each applicant's household member, and any member of the applicant's household with a history that includes felonious crimes, Drug-Related crimes, crimes including violence or sexual offences, the applicant will be rejected and removed from the waiting list. Reports will be obtained from local and/or state records. Consideration may be granted to applicants with past nonviolent criminal records occurring five or more years in the past with no further criminal record. If the applicant has resided in a state other than Hawaii, Landlord shall obtain a criminal history report from a screening service organization. Applicants will be required to verify that they or members of their household are not Registered Sex Offenders. Registered Sex Offenders will not be considered as suitable tenants.

DECLINING APPLICANTS: Applicants may be rejected if any one of the following categories applies:

- 1. Failure to meet one or more of the screening criteria.
- 2. Information required by the application and income verification process is not provided.
- 3. Failure to timely respond to written requests for information.
- 4. Failure to sign and submit verification consent forms or the Authorization for Release of Information (forms HUD-9887 and HUD-9887-A)
- 5. Failure to provide proof of citizenship or non-citizenship or immigration status.
- 6. Declaration by applicant that they are no longer interested in housing.
- 7. Unacceptable credit history.
- 8. Income exceeds the appropriate Low Income Family Income Limit when dictated by Federal programmatic requirements.
- 9. Inability to appropriately maintain housing in a habitable, safe and sanitary condition.
- 10. Family size exceeds capacity of available units.
- 11. History of chronic nonpayment of rent and financial obligations.
- 12. History of disturbing the guiet enjoyment of others.
- 13. A risk of intentional damage or destruction to the unit or surrounding premises by the applicant or those under the applicant's control.
- 14. History of violence and harassment of others.
- 15. History of violations of the terms of previous lease agreements such as destruction of a unit or failure to maintain a unit in a habitable, safe, and sanitary condition.
- 16. Criminal history including a felony conviction, Drug Related conviction, crimes involving violence, or sexual crime.
- 17. Illegally using a controlled substance or abusing alcohol which may interfere with the health, safety and well-being of other residents. Waiver of this requirement is subject to applicant demonstrating

- they are no longer engaging in such activity and producing evidence of participation in or completion of a supervised rehabilitation program.
- 18. Applicant or a member of the household is a Registered Sex Offender under any state sex offender registration program.
- 19. Applicant or a household member has engaged in or threatened abusive or violent behavior towards any staff member of management or another resident.
- 20. Applicant or a member of household was evicted from housing as a result of Drug-Related Criminal Activity.
- 21. Application is incomplete, or is found to contain false information.
- 22. Applicants with negative credit, personal, landlord or police references would also be rejected.

If an applicant is a person with disabilities, we will consider extenuating circumstances where this would be required as a matter of reasonable accommodation.

If an applicant is rejected, the manager shall promptly notify the applicant in writing and explain the reasons for the rejection. The applicant will be also notified that they have 14 days to respond in writing or to request a meeting to discuss the rejection. If the applicant is a person with a disability, they have the right to request reasonable accommodations to participate in the informal hearing process. All rejected applications and supportive documentation shall be maintained at the management agent's home office in a manner that insures confidentiality.

UNIT TRANSFERS: Unit transfers for the following reasons will be awarded to current tenants prior to applicants on the waiting list:

- 1. A unit transfer for a medical or health reason.
- 2. A unit transfer based on the need for an accessible unit.
- 3. A unit transfer as a reasonable accommodation to a household member's disability.

DEFINITIONS:

APPLICANT includes all adult members of the Family or household.

DISABLED PERSON. "Disabled Person" means a person who is under a disability as defined by Section 223 of the Social Security Act or in Section 102(b)(5) of the Developmental Disabilities Services and Facilities Construction Amendments of 1970. 1980 24 CFR 812.2

DRUG RELATED ACTIVITY means the manufacture, sale, distribution, or use of a drug, or the possession with the intent to manufacture, sell, distribute, or use a controlled substance. Drug-Related Criminal Activity does not include the use or possession, if the household member can demonstrate that they:

- have a State issued Certificate for the possession and/or use of a controlled substance for a chronic medical condition, or addiction to a controlled substance, has a record of such an impairment, or is regarded as having such an impairment for which the household member is undergoing treatment; or
- 2. have recovered from such addictions and do not currently use or possess controlled substances. The household member must submit evidence of participation in, or successful completion of, a treatment program as a condition to being allowed to reside in the unit.

ELDERLY PERSON is a person who is at least 62 years old.

ELDERLY FAMILY. "Elderly Family" means a family whose head or spouse or whose sole member is at least sixty-two years of age, or a Disabled as defined by HUD, or a Handicapped Person as defined by HUD, and may include two or more elderly, Disabled or Handicapped Persons living together, or one or more such persons living with another person who is determined to be essential to his or her care and well-being.

FAMILY is one or more persons in a household whose income and resources are available to meet the Family's needs.

HANDICAPPED PERSON. "Handicapped Person" means a person with a physical or mental impairment which (1) is expected to be of long-continued and indefinite duration, (2) substantially impedes his or her ability to live independently, and (3) is of such a nature that such ability could be improved by more suitable housing conditions.

INCOME LIMITS are defined as those income limitations published by organizations regulating the development.

LIVE-IN AIDE/ATTENDANT is a person who lives with an Elderly, Disabled or Handicapped individual(s), is essential to that individual's care and well-being, is not obligated for the support of the person, and would not be living in the unit except to provide the support services. While a relative may be considered to be a Live-in Aide/Attendant, the relative can reside in the unit as a Live-in Aide/Attendant only if the tenant requires special care. The Live-in Aide qualifies for occupancy only as long as the tenant requires supportive services and may not qualify for continued occupancy as a Remaining Family Member. A Live-In Aide may be evicted for violating any of the house rules.

SINGLE PERSON is a person who intends to live alone.

VERY LOW INCOME FAMILY is a Family whose income does not exceed fifty percent (50%) of the area median income as determined by HUD.