

Brookwood Apartments
8990 Brookwood Ypsilanti, Michigan 48197
734-482-3000~ Fax 734-482-2986
Brookwood@huntingtonmanagement.com



TENANT SELECTION CRITERIA

Brookwood Apartments is an 81-unit community operated under MSHDA Tax Credit/Taxable Bonds programs. 100% of the units are considered Tax Credit and must be below 60% of the Area Median Gross Income 20% of the units must be below 50% of the Area Median Gross Income. As regulated under this program, residents are required to meet certain income guidelines and verify all information provided by applicant(s). The following procedures are used in selecting new applicants for our apartments.

EQUAL OPPORTUNITY HOUSING IS PRACTICED AT ALL TIMES

FAIR HOUSING AND EQUAL OPPORTUNITY REQUIREMENTS

It is the policy of Brookwood Apartments to comply fully with Title VI of the Civil Rights Act of 1964. Title VIII and Section 3 of the Civil Rights Act of 1968 (as amended by the Community Development Act of 1974), Executive Order 11063, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975 and any legislation protecting the individual rights of applicants, residents or staff which may subsequently be enacted.

Brookwood Apartments will not discriminate on the basis of race, color, sex, religion, age, handicap, disability, familial status, national origin, marital status, height, weight, sexual orientation and gender identity in the leasing, rental, or other disposition of housing or related facilities, or in the use or occupancy thereof. In addition, Brookwood Apartments:

- Deny to applicant the opportunity to apply for housing, nor deny to any eligible applicant the opportunity to lease housing suitable to its needs;
- Provide housing which is different from that provided to others;
- Subject a person to segregation or disparate treatment;
- Restrict a person's access to any benefit enjoyed by others in connection with the housing program;
- Treat a person differently in determining eligibility or requirements for admission;
- Deny a person access to same level of services;
- Deny a person the opportunity to participate in a planning or advisory group that is an integral part of the housing program.

Brookwood Apartments shall not automatically deny admission to a particular group or category of otherwise eligible applicants. Each applicant in a particular group or category will be treated on an individual basis in the normal processing routine.

All applicants/residents of Brookwood Apartments must qualify under the following tenant selection criteria and submit a rental application. Each household member over the age of 18 must also fill out a MSHDA checklist as part of the application procedure.

INCOME MAXIMUMS:

Income cannot exceed the Federal and State Income Limits. Please inquire in the office to verify the current limits.

	<u>1 Person</u>	<u>2 Person</u>	<u>3 Person</u>	<u>4 Person</u>
50%	\$44,100	\$50,400	\$56,700	\$62,950
60%	\$52,920	\$60,480	\$68,040	\$75,540

****Income Limits and Rental Rates are subject to change**** revised 4/2/25

SELF-CERTIFICATION OF NET FAMILY ASSETS EQUAL TO OR LESS THAN \$51,600 (adjusted annually for inflation)

Self-Certification of Assets of \$51,600 or less will be accepted for admissions and reexaminations.

APPLICATION VERIFICATION:

If we are unable to verify the current address of the applicant, the applicant will be rejected. An applicant will also be rejected if the application is not fully completed, signed or contains false information. A valid picture ID along with a Social Security Card must be provided at the time the application is taken.

STUDENT RULE:

If a single applicant (or tenant) or all household applicants (or tenants) in a unit are full-time students and not married, then that household is usually not eligible to reside in a LIHTC unit, unless it meets one or more of the student exemptions listed below. A household is ineligible if all members of the household are full-time students at the time of initial occupancy or at any time during the certification period.

A household that is comprised **entirely of full-time students may still be eligible to reside in a LIHTC unit** if the household satisfies the conditions of either (1) or (2) below:

(1) At least one household member is:

- A. Receiving assistance under Title IV of the Social Security Act (welfare);
- B. Enrolled in a job-training program receiving assistance under the Workforce Investment Act (formerly called the Job Training Partnership Act (JTPA)) or under other similar federal, state, or local laws; or
- C. An individual who was previously under the care and placement responsibility of the State agency responsible for administering a plan under part B or part E of title IV of the Social Security Act [foster care].

(2) A unit occupied entirely by full-time students if such students are:

- D. A single parent receiving AFDC payments with dependent children who are also students;
- E. A single parent and his or her children and such parents are not dependents of another individual and such children are not dependents of another individual other than a parent of such children; or

F. Married and filing a joint tax return.

CITIZENSHIP:

Low income housing tax credit units are not to be occupied by households comprised entirely of illegal aliens. In order to verify that the household is in compliance, a copy of a U.S. birth certificate or passport will be requested to verify citizenship for each household member.

SOCIAL SECURITY NUMBERS:

Applicants must disclose Social Security numbers for all household members and provide proof of the numbers reported. Failure to provide adequate verification of social security numbers will result in the application being denied. An exception will be allowed for newborns birth to 3 months for 60 days.

FAMILY SIZE:

The household size cannot exceed the current household size limits below:

<u>Type of Unit</u>	<u>Maximum Persons</u>
1 bedroom	2 people
2 bedroom	4 people

CHANGE IN FAMILY SIZE AFTER INITIAL OCCUPANCY:

In order to add adult family members to the household the person or persons must complete an application package and are subject to be screened for Criminal Checks and Landlord References and income verification for eligibility purposes. If they do not pass the screening criteria, they will not be allowed to move in to the household.

CREDIT HISTORY/SCORING SYSTEM:

We rely on a scoring system, provided by RentGrow, Inc. dba Yardi Resident Screening, to estimate the relative financial risk of renting to you. In addition to estimating risk, the scoring system is an objective and consistent way of reviewing relevant applicant information.

The scoring system assigns point to certain factors identified as having a statistical correlation to future financial monthly rent payment performance. Your score results from a mathematical analysis of information found in your credit report, application, and previous rental history. Such information may include your bill-paying history, the number and type of accounts you have, collection actions, outstanding debt, income and the number of inquiries in your consumer report. The final score represents an estimated level of risk as compared to the performance of other consumers in a range of scores.

Because your score is based on real data and statistics, it is more reliable than subjective methods of evaluating your information. Scoring treats all applicants consistently and impartially. Your score never uses certain characteristics such as race, color, sex, religion, age, handicap, disability, familial status, national origin, marital status, height, weight, sexual orientation and gender identity as factors.

Decisions are based upon how much risk the property is prepared to accept. The Property receives an “accept” or “reject” decision from RentGrow, Inc. dba Yardi Resident Screening.

SHOULD YOUR APPLICATION BE DENIED BASED ON YOUR SCORE, YOU CAN LEARN WHICH FACTORS MOST NEGATIVELY INFLUENCED YOUR SCORE BY

CONTACTING THE CONSUMER REPORTING AGENCY LISTED BELOW. ADDITIONALLY, YOU CAN OBTAIN A FREE COPY OF YOUR CONSUMER REPORT, IF YOU MAKE THE REQUEST TO THE CONSUMER REPORTING AGENCY WITHIN 60 DAYS OF THE DENIAL.

**RentGrow, Inc. dba Yardi Resident Screening,
307 Waverley Oaks Rd. Suite 301
Waltham, MA 02452
(800) 736-8476 x2
www.yardi.com/yrs**

****Subject to change****

EXCEPTION - an application will not be rejected on the basis of illegal use of controlled substances if an independent agency confirms, in writing, that the applicant or household member is not a current illegal abuser or addict of controlled substances.

LANDLORD REFERENCES:

Previous landlords will be contacted regarding the applicant's previous residency. Applicants with an unfavorable landlord reference in the last 3 years will be declined. An unfavorable landlord reference is defined as any of the following checked items:

- A record of eviction from previous subsidized housing
- Notification of unsanitary or hazardous housekeeping
- Notification of disruptive or dangerous behavior-including disturbance of neighbors, destruction of property, and/or criminal activities
- Court action for non-Compliance with rental/occupancy agreements (Including non-payment of rent)
- Three (**3**) or more legal notices for non-payment of rent during any **12** month period
- Outstanding balance due to the previous landlord
- Eviction by a previous landlord (for any cause)
- Fraudulent information from previous landlord
- Subject to Lifetime Registration Requirement under the State Sex Offender Registration or the Dru Sjodin National Sex Offender database.

If no previous **independent** landlord reference is available for the allowed period of time, references, going back an additional 3 years may be checked.

VAWA PROTECTIONS:

All household members 18 years of age and older are required to sign a Violence Against Women and Justice Department Act Addendum. Under this act, the Landlord may not consider incidents of domestic violence, dating violence or stalking as serious or repeated violations of the lease or other "good cause" for termination of assistance, tenancy or occupancy rights of the victim of abuse. A copy of the full act is available in our office upon request.

CATEGORY OF REJECTION:

Management reserves the right to disapprove applicants for admission, as it is determined that any member or the household, falls within any of the following categories:

Employment/Income – Income minimums and maximums

History of Criminal Activity – Includes cases in which a member of the family, who is expected to reside in the household, was or is engaged in any criminal activity, which involves crimes of physical violence to persons or property of the nature of which would be detrimental to the safety or welfare of other tenants or their peaceful occupancy of the premises.

CRIMINAL HISTORY & DRUG POLICY:

Applicants will be screened for prior criminal, drug and sexual violations. Any “Unacceptable conviction history” will be grounds for rejection of application.

THE CRIMINAL CONVICTION HISTORY MUST BE KEPT TOTALLY CONFIDENTIAL. IF THE HISTORY WAS OBTAINED BY THE DEVELOPMENT (versus being supplied by the applicant) - IT CANNOT BE GIVEN OR SHOWN TO THE APPLICANT. IF THE APPLICANT DESIRES A COPY OF THE REPORT, THEY MUST OBTAIN A COPY FROM THE APPROPRIATE POLICE AGENCY

The following Chart indicates the criminal record screening criteria:

BROOKWOOD APARTMENTS CRIMINAL SCREENING POLICY
NATIONAL SEX OFFENDER REGISTRY RECORDS

National Sex Offender Record Found

Decline

CRIMINAL RECORDS

Offenses	Felony (Years) Decline	Misd. (Years) Decline	Patterns of Misdemeanor
Alcohol	7	0	2 or more in 3 years
Arson	Any	Any	
Assault&/or Battery	7	0	2 or more in 3 years
Bad Checks	7	0	2 or more in 3 years
Burglary	7	0	2 or more in 3 years
Crimes Against Animals	7	0	2 or more in 3 years
Crimes Against Children	Any	0	2 or more in 3 years
Crimes Against Govn't or Govn't Officials	7	0	2 or more in 3 years
Crimes Involving Computer (Cybercrime)	7	0	2 or more in 3 years
Destruction/Damage/Vandalism of Property	Any	0	2 or more in 3 years
Disturbance to Peace & Order	7	0	2 or more in 3 years
Domestic Crimes	7	0	2 or more in 3 years
Drug	Any	0	2 or more in 3 years
Drug-Sale, Manufacture, Distribution	Any	0	2 or more in 3 years
Embezzlement	7	0	2 or more in 3 years
Fraud	7	0	2 or more in 3 years
Gambling	7	0	2 or more in 3 years
Harassment	7	0	2 or more in 3 years
Homicide	Any	Any	
Kidnapping	Any	Any	
Organized Crime/Conspiracy	7	0	2 or more in 3 years
OUI, OVI, DWI	7	0	2 or more in 3 years
Petit Theft	7	0	2 or more in 3 years
Purposefully Obstructs, Impairs or Perverts the Law	7	0	2 or more in 3 years
Robbery	Any	0	2 or more in 3 years
Sex Crimes-Other	7	0	2 or more in 3 years
Sex Crimes Against a Person	Any	Any	
Theft Larceny	7	0	2 or more in 3 years
Traffic Violations	0	-	-
Trespassing	7	0	2 or more in 3 years
Weapons	7	0	2 or more in 3 years
Incarceration (Due to Conviction)Release Date	7	0	2 or more in 3 years
Any Offense Not Listed	7	0	2 or more in 3 years

OTHER REASONS FOR REJECTION

- A. Grossly Unsanitary or Hazardous Housekeeping – Includes generally creating any health or safety hazard through acts or neglect and causing or permitting any damage to or misuse of premises and equipment. If the family is responsible for such hazard, damage or misuse; causing injuries to other persons health, welfare or enjoyment of the premises; depositing garbage improperly; failing to use a reasonable and proper manner all utilities, facilities, services, appliances and equipment within the dwelling unit or failing to maintain them in good and clean condition, or any other conduct or neglect which could result in health or safety problems or in damage to the premises. In cases where a qualified agency is working with the family shows potential for improvement, decisions as to the eligibility shall be reached after referral to and recommendation by such agency. This category does not include families whose housekeeping is found to be superficially unclean or the lack of orderliness, where such conditions do not adversely affect the peaceful occupancy of neighbors.
- B. Records of Disturbance of Neighbors, Disruptive or Dangerous Behavior – Includes behavior or conduct, which adversely affect the safety or welfare of other persons by physical violence, gross negligence or irresponsibility; which is disturbing or dangerous to neighbors or disrupts sound family and community life.
- C. Non-compliance with Rental Agreements – Includes evidence of any failure to comply with the terms of rental agreements on prior residences, such as providing shelter to unauthorized persons, keeping pets or other acts in violation of rules and regulations, and painting or decorating without permission of owner.
- D. Applicants with a Debit Balance – Applicants who owe their owner a balance from present or prior occupancy, will not be considered for admission, until the account is paid in full and reasonable assurance is obtained that the contributing causes for non-payment of rent during the present or prior occupancy have been sufficiently changed to enable the family to pay when due, rent and other expenses relating to the apartment. The spouse will not be required to pay the balance before admission. If his / her spouse was the former lessee, provided there is legal documentation evidencing a divorce or separation. In any event, the former lessee with unpaid balance will not be added to the lease until the amount is paid in full.
- E. Misrepresentation – Willful or serious misrepresentation in the application procedure and subsequent occupancy for the apartment or for any governmental assisted dwelling unit.

Misrepresentation of Family Composition / Guest and Visitor Violation – Applicant must disclose the true family composition prior to acceptance. Any changes in family composition must be immediately reported to management. Anyone staying in the unit in excess of two (2) weeks is no longer considered a vacation visitor and may be handled as an unauthorized occupant.

Section 1001 of the United States Code, states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department or agency of the United States.

- F. State and Federal Laws – Failure to meet the eligibility requirements imposed by applicants State and Federal Laws and any regulations or requirements promulgated there under.

- G. Tenancy or Credit Records – A consistent, severe or recent history of deficiencies in overall credit in rent payment, which indicated that the family would be unable or would otherwise fail to pay when due rent for the apartment and other expenses relating to occupancy of the apartment; or the absence or any history of timely payments of rent and other obligations, unless the family can show good cause for such absence. * See Credit Score*
- H. Income - A minimum income requirement must be met for each unit type equivalent to three times the rental rate. (**Exception: Section 8 Voucher Holders**)

REJECTING APPLICANTS:

Each rejected applicant will be notified with a written rejection letter. The letter will state the reason for rejection and state the applicant's right to respond to management in writing or request a meeting with management within 14 days of receipt of the letter, to dispute the rejection. Management will respond in writing, within 5 business days, to any written response or meeting with applicant(s) regarding the final decision on eligibility.

WAITING LIST:

Application Intake

All applications will be taken at the site office at 8990 Brookwood, Ypsilanti, MI 48197.

All communications with applicants will be by first class mail or by telephone. Failure to respond to letters or phone messages may result in withdrawal of an application from further processing. Brookwood Apartments will make exceptions to these procedures to take into account circumstances beyond the applicant's control, such as medical emergencies or extreme weather conditions.

Written applications will be accepted from anyone who wishes to apply. Every application must be completed and signed by the applicant. The information requested on the application form includes:

- Household characteristics such as name, sex, age, disability status, need for an accessible unit, and race/ethnicity;
- Household contact information such as address, phone number, etc.;
- Sources and estimates of the household's anticipated annual income and assets;
- Social Security number;
- Citizenship declaration and consent form; (if applicable)
- Marketing information regarding how the applicant heard about the property; and
- Screening information, which includes prior landlord, credit, and drug/criminal history.

Staff will be prepared to assist any applicants who might have trouble completing the application form. This assistance might take the form of answering questions about the application, helping applicants who might have literacy, vision or language problems and, in general, making it possible for interested parties to apply for assisted housing.

Alternate methods of submitting an application will be offered to those individuals that request it. Methods will include faxing and mailing applications.

Placement on the Waiting List

If an applicant appears to pre-qualify, and there is not an available unit for them to occupy, they will be placed on Brookwood Apartment's current Waiting List in accordance with the requirements for income limits, and according to the date and time the application was received in the site office.

* At the family's request the applicant can be placed on the waitlist for more than one unit size if their family composition warrants it.

Interviews and Verification Process

As applicants approach the top of the waiting list they will be contacted to schedule an application interview. The interview will be conducted in accordance with HUD's Occupancy Handbook, HUD Handbook 4350.3 REV-1. Brookwood Apartments will confirm and update all information provided on the application, and will explain program requirements, verification procedures, and penalties for false information. The applicant will be asked to sign the release of information forms and any other necessary verification requests.

WAITING LIST MANAGEMENT:

Anyone who wishes to be admitted to Brookwood Apartments or to be placed on Brookwood Apartment's Waiting List must complete an application. The application must include a signature certifying the accuracy and completeness of the information provided. If the applicant is placed on Brookwood Apartment's Waiting List, the list will note the name of the applicant, the date and time of application, the type of income, the size of unit desired, and any other pertinent information.

Selecting Names from the Waiting List

Brookwood Apartments will select names from the waiting list in chronological order to fill vacancies.

Applicant's Refusal to Accept a Unit

When an appropriately sized unit is offered to an applicant and is turned down two consecutive times, the applicant will be placed at the bottom of the Waiting List.

Closing the Waiting List

In order to maintain a balanced application pool, Brookwood Apartments may, at its discretion, restrict application taking, suspend application taking, and close the Waiting Lists in whole or in part. Decisions about closing the Waiting List will be based on the number of applications available, and the ability of Brookwood Apartments to house an applicant within a reasonable period of time. Closing the Waiting Lists, restricting intake, or opening the Waiting Lists will be publicly announced in the local newspapers and publications (i.e. The New Monitor, Detroit News/Free Press etc.).

Policy for Closing the List

The Waiting List will be closed when the average wait is two years. Potential applicants whose names appear on the Waiting List will be notified via mail of the closure of the Waiting List. The Waiting List closure will also be published in the newspapers listed above, and will state that additional applications will not be accepted until the Waiting List is no longer excessive. During

the period when the Waiting List is closed, Brookwood Apartments will not maintain a list of individuals who wish to be notified when the Waiting List is reopened.

Reopening the List

If there is a need to reopen the Waiting List, Brookwood Apartments will advertise in the newspapers listed above, explaining the rules for applying, when and where to apply, and the order in which applications will be processed.

Updating the Waiting List

The Waiting List will be updated annually. Applicants must contact Brookwood Apartments the first of every year between January 2nd and January 31st in order to stay on the Waiting List. Brookwood will update the Waiting List by removing the names of those who are no longer interested in, or who are no longer qualified for, assisted housing. The applicant is responsible for updating the application with any changes that may occur to remain active on the current Waiting List.

Removal of Applications from the Waiting List

Brookwood Apartments will not remove an applicant's name from the Waiting List unless:

- The applicant requests that the name be removed.
- The applicant was clearly advised of the requirement to tell Brookwood Apartments of his/her continued interest in housing by a particular time and failed to do so. Those applicants failing to respond within the required time frame will be removed from the list. They may reapply at any time but will not assume their old position on the list.
- Brookwood Apartments made a reasonable effort to contact the applicant to determine if there is continued interest in housing but has been unsuccessful.
- Brookwood Apartments has notified the applicant of its intention to remove their name because they no longer qualify for assisted housing.

UNIT TRANSFER:

In order for a resident to be eligible for a transfer, he/she must have been a resident for at least one year, be current in all amounts due to Brookwood Apartments, including rent, late fees, maintenance charges, etc, not be bound by any probationary agreements and must not have exceeded more than one late payment in a 12-month period.

All transfer requests must be made in writing, on an authorized transfer requests form and submitted to the site office. The office will maintain a transfer list in chronological order according to the date of eligibility, however transfer may be offered according to need. All transfers are subject to management approval.

Acceptable Reasons for Transfers

Current members may qualify for a unit transfer for one of the following conditions:

- Medical/health conditions, including inability to use stairs, or the need for a live-in attendant;
- Family size increases or decreases;
- Family composition changes;
- There is a need for an accessible unit or unit with special design features for a person with disabilities; or
- Other potential conditions not related to health, which will be reviewed on a case-by-case basis

- When applying for a reduced rate/deeper subsidy
- VAWA-Transfer Requirement

Priority for Filling Vacancies

Brookwood Apartments will fill its vacant units alternating between current members awaiting transfers and applicants from Brookwood Apartment's waiting list. Unit transfers that are required by management will take priority over member requested transfers.

PREFERENCES:

A Preference will be given to those applicants that apply for housing that have a **Statutory Preference** and **Regulatory Preference** (displacement).

A statutory preference constitutes applicants that have been displaced by government action or a presidentially declared disaster.

A regulatory preference constitutes applicants that have been displaced by government action or a presidentially declared disaster.

Preferences will be given upon submission of official government documentation. All preferences will be equally weighted.

Elderly Election

Brookwood Apartments has not made an election to establish a selection preference for the elderly as allowed under Title VI, Subtitle D of the Housing and Community Development Act of 1992, and as explained in HUD Handbook 4350.3 REV-1, Par 3-18.

ASSIGNING UNITS FOR PERSONS WITH PHYSICAL DISABILITIES:

Brookwood Apartments will always give a family/household that has indicated a need for certain unit accommodations because of a disability the opportunity to reside in the community in compliance with Section 504 of the Rehabilitation Act, whether a unit meets the needs of the family. Brookwood Apartments will notify the household whenever any unit becomes available, without regard to unit accessibility, will never prohibit an eligible family with a member who has a disability from accepting a suitable non-accessible unit if no accessible unit is available when the family reaches the top of the waiting list. If the applicant decides to accept a standard unit, s/he may request reasonable modifications to the unit as a reasonable accommodation.

Assigning Accessible Units

If a unit becomes available that has either been made accessible under Section 504, or was originally designed for disabled households when Brookwood Apartments was approved for funding, Brookwood Apartments will first offer the unit to an individual with disabilities who is currently residing in a non-accessible unit who requires the features of the unit. If there is no such current resident, Brookwood Apartments will offer the unit to the next qualified applicant on the waiting list who needs the features of the accessible unit.

When neither a current resident nor a qualified applicant require the features of an available accessible unit, Brookwood Apartments will offer the unit to another resident or applicant, and will incorporate as an addendum to the Lease Agreement an addendum that the resident will move to a non-accessible unit within Brookwood Apartments when one becomes available if an individual requiring the accessible unit applies and is approved.

REASONABLE ACCOMODATIONS:

Under the Fair Housing Amendments Act of 1988 a person with disabilities has the right to make reasonable accommodation to any part of his or her unit or the related common areas at his or her own expense. In HUD subsidized multi-family housing, when a family member requests an accessible feature(s), policy modification, or other reasonable accommodation to accommodate a disability, the landlord will comply with Section 504 of the Rehabilitation Act of 1973 and provide the requested accommodation unless doing so would result in a fundamental alteration in the nature of the program or an undue financial and administrative burden to the property. A written request must be made to management for approval. If a tenant modifies their unit, at their own expense, management may require the tenant to restore the unit to the state that existed before the modification in accordance with the Fair Housing Act.

Owners must modify their tenant selection plans to conform with statutory and program requirements.

MITIGATING CIRCUMSTANCES

Section 504 and Fair Housing regulations state consideration for mitigating circumstances shall be given to all persons applying for occupancy. If the applicant feels there is a mitigating circumstance or reasonable accommodation to be considered for determining occupancy, they should contact Brookwood Apartments immediately to schedule a meeting.

PRIVACY POLICY

It is the policy of Brookwood Apartments to guard the privacy of individuals conferred by the Federal Privacy Act of 1974, and to ensure the protection of such individuals' records maintained by Brookwood Apartments.

Owners must modify their tenant selection plans to conform with statutory and program requirements.

A Copy of this Tenant Selection Criteria is posted and available upon request.