Habitat America, LLC, Management Company RESIDENT SELECTION CRITERIA

For Tax Credit Properties

Property Name: VICTORY CROSSING	Effective Date: September 1, 2021
1090 MILESTONE DRIVE, SILVER SPRING, MD 20904	PH: 301-236-0000 TTY: 711

Thank you for applying to live at our community. This document is provided to explain the process we use to select our residents. Habitat America, LLC is an Equal Housing Opportunity provider. It is our policy to treat all residents and visitors at our properties fairly and consistently without regard to race, color, religion, sex, national origin, disability, familial status, sexual orientation, gender identity, marital status or source of income. 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.

PROJECT ELIGIBILITY

This community may be designated for a special population. Applicants must be adults and must meet the restrictions as indicated below in order to proceed with the application process.

Senior (Household in which the head of household is age 62 years or older)

Valid identification with a picture will be required (photo copy may be kept on file). Applicants must disclose social security numbers (SSN) for all family members. A valid SSN card issued by the Social Security Administration is the necessary documentation required. 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. United States Code Title 8, subsection 1324 (a) (1) (A) prohibits the harboring of illegal aliens. The provision of housing to illegal aliens is a fundamental component of harboring. All applicants will be required to provide proof of citizenship or legal immigration status.

STUDENTS

This community follows the student regulations written in Section 42 of the Internal Revenue Code. The regulation states that a household comprised of all full time students will not be eligible for this program. There are five exceptions to this rule. For more information contact the Community Manager.

OCCUPANCY STANDARDS

Habitat America, LLC has established occupancy standards to permit the resident to select the apartment size they deem appropriate to their needs while preventing overcrowding and underutilization of the apartment. The occupancy standard is based on 2 persons per bedroom plus one: No adult members can be added to the household in the first 12 months of occupancy.

 Number of Bedrooms	Minimum & Maximum # of Occupants Allowed
1	1 - 3
2	1 - 5

INCOME REQUIREMENTS

The household's total gross annual income shall not exceed the property's applicable area median income as posted by HUD each year. All forms of household income must be disclosed. In addition, minimum income limits may apply. Proof of all income and assets is required.

TAKING APPLICATIONS

The Application: Each adult (18 years of age or older, or emancipated) must complete and sign the Rental Application. There is a non-refundable application fee of \$25 per adult due at the time the application is submitted. An application cannot be processed unless it is fully complete and the application fee has been paid. Applicants must list all members who will reside in the apartment unit and designate the number of bedrooms being requested. Apartments specially designed for the disabled will be marketed only to persons with disabilities. If an apartment is not available when the application is submitted, the applicant will be put on waiting list. The application will be fully screened and verified when an apartment becomes available for occupancy. Once the application is approved and the available unit accepted, the applicant will be required to sign a lease agreement in which applicant agrees to abide by all property rules and regulations. If assistance is needed in completing the application or lease documents, contact the Community Manager.

Screening: A report will be obtained through a commercial credit reporting agency which will determine the application accepted or denied. Rental history for the past 3 years will be verified and must indicate the ability to care for the property without damage and pay rent on time. Applicant must be able to establish the necessary utilities with the appropriate utility provider.

Background and criminal record checks will be conducted. An applicant will be denied if:

- Any household member has been evicted from Federally-assisted housing for drug-related criminal activity, or is currently engaging in the illegal use of a drug.
- There is a reasonable cause to believe that a household member's abuse or pattern of abuse of alcohol and/or an illegal drug may interfere with the health, safety, or right to peaceful enjoyment of the premises for other residents.
- Any household member has a history of drug-related criminal activity including but not limited to possession, usage, distribution, transport, sale, manufacture or storage of illegal drugs and/or drug paraphernalia, or conviction of any State or Federal laws relating to illegal drugs and/or paraphernalia.
- Any household member is subject to lifetime registration requirements under a state or federal sex offender registration program.
- Any other criminal history exists that would threaten the health, safety or peaceful enjoyment of the premises by other residents or the health and safety of the owner, employee, contractor, or agent who is involved in the housing operations.

If any information provided by the applicant proves to be untrue during the verification process, these applications will be denied on that basis.

Rejection Procedures: If an applicant disputes the accuracy of any information provided to the landlord by a screening service or credit reporting agency, the applicant may contact the screening company that supplied the information within 60 days of the denial to obtain a copy of screening results. The name, address and phone number of the screening company will be provided in the denial letter. The denial letter will advise the applicant that if they believe there are errors in their screening report, they have fourteen (14) days to respond in writing to request an appeal. Applicants who are denied must wait 60 days before reapplying at the community.

SECTION 504

Habitat America, LLC has developed a Section 504 Policy that addresses all reasonable accommodation requests for persons with disabilities. For more information on reasonable accommodation requests, contact the Community Manager.

VICTORY CROSSING APARTMENTS

Security Deposit:	Minimum of \$250 to Maximum of full months rent (depending on credit history)
Lease Term:	1 year
Utilities Included:	Water, Sewer and Trash

Income Requirements & Rental Rates:

Total household income will be reviewed and verified for occupancy in our community in accordance with the following minimum and maximum income limits (if applicable) based on family composition. Voucher holders do not have a minimum income requirement but must meet all the other requirements. (Limits are subject to change)

cnange)		ı	1		 	
				Maximum # of		
	# of	Square	RENT	Occupants	MINIMUM	MAXIMUM
Floor Plan	Apts.	Footage		Allowed	Income	Income
1 BR / 1 BA – 40% HOC Assisted Units	10	659 - 703	See Management for Program Details	3	See Management for Program Details	1 Person - \$36,120 2 People - \$41,280 3 People - \$46,440
1BR /1 BA – 50%	6	659	\$889	3	\$21,336	
1BR / 1BA – 50% HOC Assisted Units	10	659 - 703	See Management for Program Details	3	See Management for Program Details	1 Person - \$45,150 2 People - \$51,600
2BR / 1BA – 50%	4	812 - 945	\$1,051	5	\$25,224	3 People - \$58,050 4 People - \$64,500 5 People - \$69,700
2BR / 1BA – 50% HOC Assisted Units	1	870	See Management for Program Details	5	See Management for Program Details	
1BR / 1BA – 60%	36	659 - 703	\$1,089	3	\$26,136	
1BR / 1BA – 60% HOC Assisted Units	18	659 - 845	See Management for Program Details	3	See Management for Program Details	1 Person - \$54,180 2 People - \$61,920 3 People - \$69,660 4 People - \$77,400
2BR / 1BA – 60% HOC Assisted Units	10	812 - 945	See Management for Program Details	5	See Management for Program Details	5 People - \$83,640

10 Apartments with no maximum income requirements:

Market Rate	# of apts.	Square Footage	Market Rate Rent	Maximum # of Occupants Allowed	Minimum Income	Maximum Income
2 BR / 1BA	10	870 - 945	\$1,736	5	\$41,664	No Maximum Income Restriction

Pet Policy: Dogs, cats, birds, turtles and fish in small aquariums (20- gallon max) are welcome. A maximum of two dogs, cats or birds in any combination are permitted in each apartment with a maximum weight of 35lbs. full grown. A refundable pet deposit of \$300 will be required at move in for each animal. Management must see all pets prior to their move in and has the right to deny any pet that may violate the community rules and regulations or be a danger to the Community. Dog and Cat owners are required to present a copy of a current license and proof of current rabies inoculation at move in and annually. Dog owners must purchase and maintain renter's insurance coverage with a minimum of \$300,000 in liability coverage. A copy of the policy renewal must be given to management once a year. The policy must name the following as Certificate Holders: The name of the Community and Habitat America, LLC. This requirement is to protect the dog owner against liability claims in the event their dog causes injury to others. Dogs, specifically, "Pit bulls" or other perceived vicious breeds (including but not limited to Pit bull cross-breeds, Pit bull mix, American Staffordshire terrier, Staffordshire bull terrier) are not permitted on the property at any time. Visiting Pets, puppies/kittens under the age of six (6) months, and other reptiles are not permitted. Management has the right to revoke the privilege of having a pet if the pet policies are violated. Animals which are designated as assistance animals to the disabled are accepted with the appropriate documentation.

Additional Credit Requirements:

- Inability to establish utilities in the lease holder name with an appropriate utility provider are grounds for denial.
- Medical Bills are excluded from credit worthiness consideration.
- Discharged bankruptcies will be considered for a period of one year prior to date of application.
- Unfavorable landlord history will be grounds for denial unless verifiable extenuating circumstances exist.

Additional Background Requirements:

• Management will review 7 years of drug related criminal activity, felony convictions and history or pattern of misdemeanor convictions. These will be grounds for denial.

Smoking/Fire Risk Reduction Policy: Smoking will not be permitted in the units or anywhere on property grounds. Smoking is defined as carrying or inhaling or exhaling smoke from any lighted cigar, cigarette, electronic-cigarette, vaporizer, pipe or consumer product modified for smoking or any other lighted tobacco or plant product. Additionally, burning of incense and candles is prohibited to reduce risk of fire. There is a designated smoking area located outside for residents and their guests to use. Please see the Community Manager for information on the designated area. This will be the only place where smoking will be permitted. All leaseholders will be required to sign a Non-smoking Lease Addendum agreeing to these rules prior to occupancy.

Parking:

• Due to parking constraints, no more than one (1) vehicle per apartment may be kept at Victory Crossing. The parking spaces are available on a first come first served basis.

Violence against Women Act

The VAWA Act protects victims of domestic violence, dating violence or stalking, as well as their immediate family members generally, from being evicted or being denied housing assistance if an incident of violence that is reported and confirmed. The VAWA also provides that an incident of actual or threatened domestic violence, dating violence or stalking does not qualify as a serious or repeated violation of the lease nor does it constitute good cause for terminating the assistance, tenancy, or occupancy rights of the victim.

If you need additional information concerning the Selection Criteria, please see the Community Manager. Please note this Resident Selection Criteria in its entirety is subject to change without notice.

Acknowledgment/Receipt:

By signing below I/We acknowledge that we were given and have received a copy of the Resident Selection Criteria for Victory Crossing Apartments. I/We also understand that the property owner may disclose the application status to any agency with program regulations applicable to the community.

Applicant Signature	Date
Applicant Signature	Date
Management	



PRIVACY PROTECTION ACT LETTER (Maryland)

Victory Crossing (Property Name)

NOTICE OF DISCLOSURE FOR APPLICATION

As provided by the Maryland Personal Information Protection Act of 2008, anyone who is requested to provide personal information about himself must be informed whether he/she is legally required to provide such information, or whether he/she may refuse to supply the information requested. As an applicant for housing he/she is required to provide certain information that will enable <u>Habitat America</u>, <u>LLC</u> to complete the eligibility process for Section 42 Low Income Housing Tax Credit Program or other federal housing programs.

A Photostat or facsimile copy of your signature may be used to retrieve information required to determine gross annual income. It may be used to verify information listed on our application or re-certifications for the purpose of approval and/or retrieval of income and asset information during the compliance period of the property, deemed necessary for the Section 42 Low Income Housing Tax Credit Program or other federal housing program guidelines set forth for this property.

Your signature below indicates authorization to request verifications of necessary information concerning any income or asset sources by phone, fax or Photostat copy of this form, along with the necessary identifying verification form during the <u>declared compliance period</u> of this property.

The information requested will be used to determine an adjusted annual income, which you and your family receive from all income sources. This is necessary because the Rules and Regulations adopted pursuant to the Authority conferred on the Maryland Department of Housing and Community Development limit eligibility for initial occupancy to families whose adjusted income does not exceed certain established limits. In addition, it is necessary to know the composition of your family (number of dependents) so that the proper size of dwelling unit may be authorized for you and your family.

Although you are not legally required to provide the information requested, your failure to do so will result in our inability to determine your eligibility for housing in this development.

This paperwork is retained in your file and is subject to audits by Maryland Department of Housing and Community Development, 7800 Harkins Road, Lanham, Maryland, 20706. It is possible that information provided by you will be revealed to others for the purpose of confirmation or for other purposes in accordance with the Maryland Freedom of Information Act, but any information so supplied is subject to the safeguards of the Maryland Personal Information Protection Act.

My/Our signature(s) below indicate my/our acceptance of the application for occupancy in its entirety.

Applicant #1 Signature	Date	
Applicant #2 Signature	Date	
Applicant #3 Signature	Date	
Authorized Agent Habitat America, LLC	Date	

EQUAL HOUSING Rev: 10/2017

APPLICANT or CO-SIGNER CONSENT

"I hereby authorize <u>Victory Crossing</u> 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, and/or any other necessary information."

"I hereby expressly release <u>Victory Crossing</u>, and any procurer or furnisher of information, from any liability whatsoever 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."

"I understand that should I lease an apartment, <u>Victory Crossing</u>, through its agents, assignees and employees, shall have a continuing right to review my consumer report information, rental application, payment history and occupancy history for account review purposes, future renewal consideration, collection purposes and for improving application methods."

Applicant or Co-signer Signature	Date	
Applicant or Co-signer Signature	Date	
Applicant or Co-signer Signature	Date	
Applicant or Co-signer Signature	Date	
Community Manager/Agent's Signature		





WELCOME TO YOUR NEW APARTMENT HOME!

B/R	Арр	Anticipated Move In	Traffic	A sont:	Date App.	
Size:	Fee:\$	Date:	Source:	Agent.	Received:	

L	LLC										
		PPLICATION FOR AI									
	HOLD MEMBER INFORMATION - Completering next 12 month period - PLEASE PRINT		for ea	ch hous	sehold	memb	er that will oc	cupy th	e unit at th	e time of	move
III G GG	NAME Last, First, MI (Jr, Sr, Etc.)	Social Security Number	Sex M/F		Person dent?	Age	Birth Date MM/DD/YY	Race	Hispanic Non-Hispa	/ St	t ALL tates Lived In
HEAD				YES	NO			(Statistic	al Purposes Or	ily)	
CO-H				YES	NO						
				-							
٥. 4				YES	NO						
4.				YES	NO						
5.				YES	NO						
3. 4. 5. 6.				YES	NO						
7.				YES	NO						
If yes, Is then If yes, Will th	ou expect any changes to the above liste , explain: re someone not listed above who would , explain: nis be your only residence? If no, exp	normally reside in the ho	usehol		ext 12	mont	hs?			YES YES YES	NO NO
	ny household members currently receiving, is the assistance: (circle one)	ng Section 8 assistance? Housing Choice Vouch		or	Pr	opert	y Based Sec	tion 8		YES	NO
	ny household members on a waitlist for p , what agency has the member's name o		er type	of rent	al assis	stance	?			YES	NO
		RESIDENT HISTORY	AND	INFO	RMAT	ION					
	D OF HOUSEHOLD				-						
CURF	RENT ADDRESS & PHONE #	Landlord/Mortgage N	lame &	Addres			Payment	(Occupancy	Dates	
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City: State,	7in:	City, State, Zip:			M	ortgaç	je \$	I	ō:		
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	ER ADULT HOUSEHOLD MEMBER		ded ple	ase use	blank p	age ar	nd attach)				
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NAME		ADDRESS:			PI	HONE	•	F	RELATION	ISHIP:	
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2.											
	CLE INFORMATION										
MAKE	E/MODEL:	PLATE #:	NIEGI	33 E A (T)		OLOR).)	EAR:		
	y household member listed above suram? If so, please list the household					a sta	ate sex offer	der re	gistration	YES	NO
	you or any household member liste		cted o	r forec	losed	from	any housing	?		YES	NO
	s, describe:						, 110001119	•			
	you or any household member liste	d above ever filed for b	ankru	ptcy? I	If yes, I	Date o	of Discharge:			YES	NO
	y member of the household listed ab									YES	
	y member of the household listed ab , does this household member requi Hearing Accessible	re any specific accomr					t one: Visı	ually A	ccessible	YES	NO

STATEMENT OF ANTICIPATED INCOME: For the next 12 months

Do you or any household member receive or expect to receive income from:

Rece Yes o	eive	INCOME SOURCE TYPE:	Estimated GROSS Monthly Amount	Name of HH Member(s) Who Receives this Income	How is the received? (Circle one payment so	-
YES	NO	Employment Income (Full-time, Part-Time or Seasonal)	\$		Direct Deposit	Check
			Date of Hire: Date of Hire:		Pre-paid Card	Cash
		Employment Income (Full-time, Part-Time or Seasonal)	\$		Direct Deposit	Check
			Date of Hire: Date of Hire:		Pre-paid Card	Cash
YES	NO	Social Security	\$		Direct Deposit Pre-paid Card	Check Cash
YES	NO	Social Security Supplement – SSI	\$		Direct Deposit Pre-paid Card	Check Cash
YES	NO	Social Security Disability – SSDI	\$		Direct Deposit Pre-paid Card	Check Cash
YES	NO	Pension Plan Benefits	\$		Direct Deposit Pre-paid Card	Check Cash
YES	NO	Veterans Benefits - VA	\$		Direct Deposit Pre-paid Card Direct Deposit	Check Cash Check
YES	NO	Self-Employment Income Annuities, IRA or other Retirement	\$		Pre-paid Card Direct Deposit	Cash
YES	NO	Gifts/Contributions from Outside Source	\$		Pre-paid Card Direct Deposit	Cash
YES	NO	Military Pay	\$		Pre-paid Card Direct Deposit	Cash
YES	NO	Does anyone work for a person who pays in cash	\$		Pre-paid Card Direct Deposit	Cash
YES	NO	Unemployment/Workman's Comp/Disability	\$		Pre-paid Card Direct Deposit	Cash
YES	NO	TCA, TANF, General Assistance Benefits	\$		Pre-paid Card Direct Deposit	Cash
ILO	110	(not food stamps)	Ψ		Pre-paid Card	Cash
YES	NO	Child Support, Alimony or Spousal Support It is Court Ordered: Yes or No	\$		Direct Deposit Pre-paid Card	Check Cash
YES	NO	Is anyone on Leave of absence from work due to Lay-Off, Medical, Family Leave Act, Military Leave or other	\$		Direct Deposit Pre-paid Card	Check Cash
YES	NO	Other income from sources not mentioned above	\$		Direct Deposit Pre-paid Card	Check Cash

STATEMENT OF ASSET INFORMATION:

Oo you or any household member listed above have the following assets? Please list current value(s) below

Have (Yes or No)		Asset Typ	Current Value of this Asset	Annual Interest Income from this Asset	Name of Household Member Who has the asset(s)	
YES	NO	Checking Account (s)	# of Accounts:	\$	\$	
YES	NO	Savings/Money Market Accts.	# of Accounts:	\$	\$	
YES	NO	Certificate of Deposit (CD)	# of Accounts:	\$	\$	
YES	NO	IRA or Annuities	# of Accounts:	\$	\$	
YES	NO	401K, 403B, 457A, etc.	# of Accounts:	\$	\$	
YES	NO	Any other Retirement Accts.	# of Accounts:	\$	\$	
YES	NO	Savings Bonds/Treasury Bills/ Stocks	# Owned:	\$	\$	
YES	NO	Trust Fund(s)	# of Accounts:	\$	\$	

		STATEMENT OF ASSET IN	FORMATION CON	TINUED:			
YES	NO	Whole/Universal Life Insurance Policies # of Policies:	\$	\$			
YES	NO	Does anyone own any Burial Plot(s)	\$	\$			
YES	NO	Does anyone own any property or have equity in any real estate? (Homes, Mobile Homes, Land, Condos, Time Share, Commercial Rental or Other Rental Property)	\$	\$			
		If the property is owned, Is it for sale? YES NO					
YES	NO	Does anyone receive Rental Property Payments or Note Receivable	\$	\$			
YES	NO	Do you own collections (gems, art, coins, etc.) or any other property which is held as an investment	\$	\$			
YES	NO	Have you received or expecting to receive any <u>LUMP SUM PAYMENTS</u> from: Social Security Delayed payments, inheritances, capital gains, one-time lottery winnings, victims restitution, worker's compensation, disability or any type of insurance claims/settlements	\$	\$			
YES	NO	Do you have Cash on Hand	\$	\$			
YES	NO	Any other assets not listed above	\$	\$			
Does your total assets value \$5,000 or more?							
Does any member of the household have an asset(s) owned jointly with a person who is NOT a member of the household? If yes, please explain:							
Have you sold any property within the last two years? If yes, please explain:							
Have you If yes, p The ass The Fai	ou disp lease (set(s) l/ r Mark	osed of (given away) any assets within the last two years' explain: Date asset(s) was disposed of (given away):'/We disposed of (gave away) was:et Value of the asset(s) disposed of (gave away) was: \$eceived for the asset I/We Disposed of (if any):\$			YES	NO	
universit	ty, etc.	a higher education student is any person enrolled of the purposes of earning a degree, certificate or	(part-time or full-time other program lead	ne) in an institution (tech sch			
Is any household member <u>currently</u> a student of higher education?							
Was any household member a student of higher education for any 5 calendar months of this year?							
Does any household member plan to become a full-time student of higher education in the next calendar year?							
Are ALL of the persons in this household Full-time Student(s)?							
		f above, who is (or was) enrolled?lucation paid for?		ne of School: of Tuition per semester? \$_			

		MEDICAL EXPI			
Type of Expenses		Family Member Who Pays		Monthly Amount	
		ET A AGGICTANCE			
	P	ET & ASSISTANCE	ANIMALS		
ase review the property pet/assistan	ce animal rules. The pre	esence of any animal mus	st be approved before the anima	il is allowed to be kept in the unit.	
you plan to house an Animal? YES _	NO	If Yes, Provide the	e following information:		
Animal Type (dog, cat, bird, etc.)	Breed (if applicable)	Weight (full grown)		nal required to assist with a disability	
			YES	NO	
			YES	NO	
tes Government. HUD and any owner lected based on the consent form. Use Ifully requests, obtains or discloses any	(or any employee of HU of the information collectory information under false p	JD or the owner) may be so ed based on this verification pretenses concerning an app	d willingly making false or fraudule ubject to penalties for unauthorized n form is restricted to the purposes plicant or participant may be subje	ent statements to any department of the Unit d disclosures or improper uses of informati s cited above. Any person, who knowingly ct to a misdemeanor and fined not more the other relief, as may be appropriate, against t	
ates Government. HUD and any owner lected based on the consent form. Use llfully requests, obtains or discloses any 000. Any applicant or participant affect feer or employee of HUD or the owner in the content of the	(or any employee of HU of the information collectory information under false peter ted by negligent disclosure responsible for the unauthor	f a felony for knowingly and JD or the owner) may be steed based on this verification pretenses concerning an apper of information may bring orized disclosure or impropesse provisions are cited as v	d willingly making false or fraudule ubject to penalties for unauthorized in form is restricted to the purposes plicant or participant may be subjectivil action for damages, and seek of use. Penalty provisions for misu- iolations of 42 U.S.C. Section 408	I disclosures or improper uses of informati s cited above. Any person, who knowingly tet to a misdemeanor and fined not more the other relief, as may be appropriate, against the sing the social security numbers are contain	
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SIGNATURE OF OWNER'S/MANAGEMENT AGENT
AUTHORIZED REPRESENTATIVE: _____ DATE _____



Habitat America, LLC is an Equal Housing Opportunity provider. It is our policy to treat all residents and visitors fairly and consistently without regard to race, color, religion, sex, national origin, disability, familial status, sexual orientation, gender identity or marital status. Habitat America, LLC and its employees comply with the provisions of Title VIII of the Civil Rights Act of 1968, the Fair Housing Amendments Act of 1988, 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.



Rev: 07/08/2021