EAH HOUSING
A roof is just the beginning

Kekuilani Gardens
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RESIDENT SELECTION PLAN

Kekuilani Gardens is a 56 apartment United States Department of Agriculture (USDA) Rural Development (RD), multifamily community in Kapolei that will provide affordable housing units for households within 50% of the Area Median Income (AMI) limit. The property consists of 56 two bedroom apartments. The property will provide rental housing without regard to race, color, sex, creed, religion, national origin, physical or mental disability status, familial status, age, ancestry, marital status, sexual orientation or HIV status. Kekuilani Gardens will make reasonable accommodations to individuals whose disability so requires. Reasonable Accommodation Request forms are available upon request from management. Kekuilani Gardens is an Equal Opportunity Housing Facility, admitting people in accordance with Local, State and Federal Fair Housing laws, the Low Income Housing Tax Credit program (LIHTC) and the USDA Rural Development program.

INCOME LIMITS

To qualify for a unit, the household's adjusted income may not exceed the maximum income limit per household size as established annually by the USDA Rural Development program and the IRS Low Income Housing Tax Credit program.

APPLICATION PROCEDURES

Applications will only be distributed when the Waiting List is open. Applications will not be distributed when the Waiting List is closed.

Each applicant must complete an application and be willing to submit to a credit history, rental history, and criminal background inquiry, as well as income and asset verification.

All application entries are to be made in ink or typed. Corrections or changes are to be made by lining through the original entry and entering the correct data. Such changes must be dated and initialed by the person making the change.

Signed and dated applications will be processed on a first-come, first served basis. The application must be completed and signed by the head of household and all household members 18 years of age and older before it can be placed on the waiting list. Incomplete applications will not be accepted. If an application is not completely answered, the date of it being received once fully completed will be the date that the application is considered accepted for rental purposes.

PREFERENCES

Every applicant must meet the Property's Resident Selection Plan standards for acceptance as a resident.

For units designed as accessible for persons with mobility, visual or hearing impairments, households containing at least one person with such impairment will have first priority.

UNIT TRANSFER POLICY

A Unit Transfer List is maintained for those residents who have been approved for transfer on the basis of a disability or change in household status. Transfers for accessibility or medical reasons will have priority over those for changes in household composition. Residents on the Unit Transfer List will have priority over the applicants on the Waiting List.

During the initial term of the Lease, no unit transfers will be allowed.

OCCUPANCY STANDARDS

Occupancy standards are the criteria established for matching a household with the most appropriate size and type of unit. The following occupancy guidelines will be followed to avoid over utilization of the units as follows:

Bedroom Size	Household Maximum
2	5

To determine the proper bedroom size for which a household may qualify, the following household members are to be included:

1. All full-time members of the household, and 2. Live-in attendants.
3. Foster children
4. Unborn children
5. Children in the process of adoption.

NOTE: Live-in attendants are subject to the criminal and landlord provisions of this plan with the exception of criteria that determines ability to pay rent.

CHANGES IN HOUSEHOLD COMPOSITION

During the initial term of the Lease, no changes in household composition will be allowed. Only those household members listed on the application at time of move in will be allowed to reside in the unit during this time. Exceptions considered would include unborn children and legal adoptions.

VIOLENCE AGAINST WOMEN ACT OF 2013

The Violence Against Women Act ("VAWA") protects victims **against eviction or denial of housing based on domestic violence, dating violence, sexual assault and stalking.** In 2013, Congress expanded VAWA's housing protections by covering additional federal housing programs, including the Low-Income Housing Tax Credit program ("LIHTC"). VAWA offers the following protections:

1. An applicant's or program participant's status as a victim of domestic violence, dating violence, sexual assault and stalking is not a basis for denial of admission, if the applicant otherwise qualifies for admission.

2. This must support or assist victims of domestic violence, dating violence, sexual assault and stalking. It must protect victims, as well as members of their family, from being denied housing or from losing their HUD assisted housing.

3. An incident or incidents of actual or threatened domestic violence, dating violence, sexual assault and stalking will not be construed as serious or repeated violations of the lease or other "good cause" for terminating the assistance, tenancy, or occupancy rights of a victim of abuse.

4. Criminal activity directly related to domestic violence, dating violence, sexual assault and stalking, engaged in by a member of a resident's household or any guest or other person under the resident's control, shall not be cause for termination of assistance, tenancy, or occupancy rights of the victim of the criminal acts.

5. Assistance may be terminated or a lease "bifurcated" in order to remove an offending household member from the home. Whether or not the individual is a signatory to the lease and lawful resident, if he/she engages in a criminal act of physical violence against family members or others, he/she stands to be evicted, removed, or have his/her occupancy rights terminated. This action is taken while allowing the victim, who is a resident or a lawful occupant, to remain.

6. The provisions protecting victims of domestic violence, dating violence, sexual assault and stalking engaged in by a member of the household, may not be construed to limit Kekuilani Gardens, when notified, from honoring various court orders issued to either protect the victim or address the distribution of property in case a family breaks up.

7. The authority to evict or terminate assistance is not limited with respect to a victim that commits unrelated criminal activity. Furthermore, if Kekuilani Gardens can show an actual and imminent threat to other residents or those employed at or providing service to the property if an unlawful resident's residency is not terminated, then evicting a victim is an option, the VAWA notwithstanding. Ultimately, Kekuilani Gardens will not subject victims to more demanding standards than other residents.

The VAWA protections shall not supersede any provision of any federal, state, or local law that provides greater protection for victims of domestic violence, dating violence, sexual assault and stalking. The laws offering greater protection are applied in instances of domestic violence, dating violence, sexual assault and stalking.

The Notice of Occupancy Rights and Certification form will be provided to applicants when assistance is being denied or at the time of move-in.

GROUNDS FOR DENIAL

1. The household does not include at least one member who meets the USDA definition of farm labor or does not meet the minimum farm labor income as defined by the USDA.

2. Total family income exceeds the applicable income limits published by HUD and/or the USDA or does not meet the minimum income limit if applicable.

3. Household cannot pay the full security deposit at move-in.

4. Household refuses to accept the second offer of a unit.

5. Household fails to respond to interview letters or otherwise fails to cooperate with the certification process. Failure to sign consent forms.

6. Blatant disrespect or disruptive behavior toward management, the property or other residents exhibited by an applicant or family member any time prior to move-in (or a demonstrable history of such behavior).

7. Any adult household members fail to attend eligibility interview.

8. Household is composed entirely of full time students and does not meet the exception outlined in Section 42 of the IRC.

9. Applicant has failed to provide adequate verification of income or we are unable to adequately verify income and/or income sources.

10. Providing or submitting false or untrue information on your application or failure to cooperate in any way with the verification process.

11. Unit assignment will NOT be the family's sole place of residency. The exception would be for migrant/temporary farm laborers residing in the migrant labor units. **Qualification for a unit includes occupying the unit on a continuous basis and as a primary residence. Residents may not be absent from the unit for more than 60 consecutive days, or for longer than 180 continuous days for medical reasons.**

LANDLORD REFERENCE

12. Negative landlord references that indicate lease violation, disturbing the peace, harassment, poor housekeeping, improper conduct or other negative references against the household.

13. Evictions reported in the last 5 years.

14. History of late payment of rent that demonstrates more than 2 late payments of rent in a six-month period for the past two years. More than 1 rent check returned from a financial institution for Non-Sufficient Funds (NSF) in a one-year period.

15. Any evidence of illegal activity including but not limited to drugs, gang, etc.

16. Inappropriate household size for the unit available (see Occupancy Standards).

CREDIT

Please see attached credit criteria.

**** Applicants without a credit history will fail "Income to Debt Ratio" criteria and their application will be denied for housing.**

CRIMINAL

Please see attached criminal background criteria.

GRIEVANCE/APPEAL PROCESS

Failure to meet one or more of the foregoing screening criteria may be grounds for denial, however, each application is considered as a whole and the above-factors are considered as part of a weighted formula. Should the applicants fail to meet the screening criteria, they will receive a notice in writing indicating that they have the right to appeal the decision. This notice must indicate that the applicant has 14 days to dispute the decision.

An appeal meeting with the Property Supervisor or the Compliance staff will be held within 10 business days of receipt of the applicant's request.

Within five days of the appeal meeting, the property will advise the applicant in writing of the final decision regarding eligibility. Units will not be held for those applicants in the appeal process.

ADMINISTRATION OF WAITING LIST

The property is required to maintain a Waiting List of all eligible applicants. To be eligible, the household must include at least one member who meets the USDA definition of farm labor and meets the USDA minimum income requirement.

The following USDA priorities will be followed when filling vacancies, listed in order of priority:

- First priority must be given to eligible active farm laborer households, with first priority going to very low-income households, next to low-income households, and last to moderate-income households.
- Second priority must be given to retired or disabled domestic farm laborer households who were active in the local farm labor market area at the time of retirement or becoming disabled, with first priority going to very low-income households, next to low income households, and last to moderate-income households.
- Third priority must be given to other retired or disabled domestic farm laborer households who were not active in the local farm labor market at the time of retiring or becoming disabled. Occupancy priority will be given first to very lowincome households, next to low-income households, and last to moderate-income households.

Within each of the above priorities, occupancy priority within each ranking category is according to the household's income: very low, low, and then moderate.

Applicants must be placed on the Waiting List and selected from the Waiting List even in situations where there are vacancies and the application is processed upon receipt. This procedure is necessary to assure the complete and accurate processing of all documentation for all applicants.

The property has one Waiting List that is established and maintained in chronological order based on the date and time of receipt of the Preliminary Application. The Waiting List contains the following information for each applicant:

1. Applicant Name
2. Address and/or Contact Information
3. Phone Number(s)
4. Unit Type/Size
5. Household Composition
6. Preference/Accessibility requirements
7. Income level
8. Date/ Time of Application

Applicants must report changes in writing to any of the information immediately.
Applicants will have the opportunity to decline the first unit offered and retain their place on the waiting list. Should the applicant decline the offer of the next available unit, they will be removed from the waiting list.

PURGING THE WAITING LIST

The Waiting List will be purged annually. Each applicant will receive a letter from the property, which will request updated information and ask about their continued interest. This letter must be returned within the specified time or the application will be removed from the Waiting List.

It is the responsibility of the applicant to maintain a current address with the office in order to receive waitlist correspondence. Any correspondence returned undeliverable will result in the application being removed from the waitlist.

OPENING/CLOSING OF WAITING LIST

The methods of advertising used to announce opening and closing of the Waiting List is contained in our Affirmative Fair Housing Marketing Plan.

AVAILABILITY OF RESIDENT SELECTION PLAN

The Resident Selection Plan shall be posted in a conspicuous and public area at the site. Changes to the Plan will be sent via U.S. mail to all persons on the active Waiting List. When the Waiting List opens, the Resident Selection Plan will be distributed with applications and is available upon request from management.

ANNUAL RECERTIFICATION REQUIREMENTS

All residents must recertify their eligibility annually. Proposed changes of household composition and student status must be reported to Management immediately.

PET POLICY

No pets of any description are allowed on the property. Service animals and support animals (including companion/emotional support animals) are not pets and are not required to comply with the provisions of the Pet Policy. Service animals and support animals are those animals specifically required to assist individuals with documented disabilities. Please notify Management if you require a Service animal and/or a support animal.

UNIT INSPECTION REQUIREMENT

Before signing the lease, Kekuilani Gardens and the resident must jointly inspect the unit. The resident has five days to report any additional deficiencies to Kekuilani Gardens to be noted on the move in inspection form.

Annual unit inspections are performed by Kekuilani Gardens. Agencies providing funding have the right to inspect the unit to ensure the property is physically well maintained and that the residents are provided with decent, safe and sanitary housing.

Residents will receive prior written notification for all unit inspections.

When a resident moves out, a final inspection will be completed. Residents are encouraged to attend the move-out inspection. However, if the resident does not wish to participate in the final inspection, Kekuilani Gardens management may conduct the inspection alone.

EQUAL HOUSING OPPORTUNITY

Kekuilani Gardens does not discriminate on the basis of disability status in the admission or access to, or treatment or employment in, its federally-assisted programs and activities.



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A NON-PROFIT HOUSING CORPORATION

Expanding the range of opportunities for all by developing, managing and promoting quality affordable housing and diverse communities since 1968. Kekuilani Gardens is an equal opportunity housing provider.

INCOME LIMITS for 2020

Income Limits published annually by HUD (subject to change)

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons
Maximum Income	$44,100	$50,400	$56,700	$62,950	$68,000

KEKUILANI GARDENS

Normal Applications		Importance
Ability to Pay Rent		
Minimum monthly gross income-to-rent ratio = 2.2 Assets may not contribute to the qualifying income		Extremely
Monthly minimum net income (after rent and debt obligations) should exceed a fixed amount: $1,000.00		Extremely
Credit History		
Maximum percentage of past due negative accounts: number of derogatory accounts: 25.0%		Moderately
Maximum balance of unpaid collections (includes past due accounts): $1,000.00		Moderately
Bankruptcy permitted: More than 3 years ago		Very
Residency History		
No landlord tenant court records or unpaid landlord collections: Any number ever		Pass/Fail
Criminal History: Felony Convictions		
Total Considered Felony Convictions	No more than 2	Pass/Fail
Alcohol	No more than 2 ever	Pass/Fail
Bad Check	None ever	Pass/Fail
Criminal - Other	No more than 2 ever	Pass/Fail
Drug - Manufacturing/Distribution	None ever	Pass/Fail
Drug - Meth Manufacturing	None ever	Pass/Fail
Drug - Use	No more than 2 ever	Pass/Fail
Fraud	None ever	Pass/Fail
Government Obstruction	None ever	Pass/Fail
Kidnapping	None ever	Pass/Fail
Motor Vehicle	No more than 2 ever	Pass/Fail

Property - Destruction Related	None ever	Pass/Fail
Property - Other	None ever	Pass/Fail
Property - Theft Related	None ever	Pass/Fail
Prostitution	None in the last 10 years	Pass/Fail
Sex Offense - Coerced	None ever	Pass/Fail
Sex Offense - Willful	None ever	Pass/Fail
Society - Other	No more than 2 ever	Pass/Fail
Violent - Fatal	None ever	Pass/Fail
Violent - Non-Fatal	None ever	Pass/Fail
Weapons	None ever	Pass/Fail
Drug - Marijuana Use	-	Not Considered
License	-	Not Considered
Wildlife	-	Not Considered
Criminal History: Misdemeanor Convictions		
Total Considered Misdemeanor Convictions	No more than 2	Pass/Fail
Bad Check	No more than 1 ever	Pass/Fail
Criminal - Other	No more than 1 ever	Pass/Fail
Drug - Manufacturing/Distribution	No more than 1 ever	Pass/Fail
Drug - Meth Manufacturing	No more than 1 ever	Pass/Fail
Drug - Use	No more than 1 ever	Pass/Fail
Fraud	No more than 1 ever	Pass/Fail
Government Obstruction	No more than 1 ever	Pass/Fail
Kidnapping	No more than 1 ever	Pass/Fail
Property - Destruction Related	No more than 1 ever	Pass/Fail
Property - Other	No more than 1 ever	Pass/Fail

Property - Theft Related	No more than 1 ever	Pass/Fail
Prostitution	No more than 1 ever	Pass/Fail
Sex Offense - Coerced	No more than 1 ever	Pass/Fail
Sex Offense - Willful	No more than 1 ever	Pass/Fail
Society - Other	No more than 1 ever	Pass/Fail
Violent - Fatal	No more than 1 ever	Pass/Fail
Violent - Non-Fatal	No more than 1 ever	Pass/Fail
Weapons	No more than 1 ever	Pass/Fail
Alcohol	-	Not Considered
Drug - Marijuana Use	-	Not Considered
License	-	Not Considered
Motor Vehicle	-	Not Considered
Wildlife	-	Not Considered
May not be a registered sex offender		Pass/Fail

The credit decision settings above are configured by the property manager. Based on these settings and other credit data, On-Site Manager, Inc. will calculate a score between 0 and 10 for the application. This score describes the degree to which the applicant meets the criteria. The meaning of the scores is described below:

Score	Recommendation	Explanation
0.0 - 6.9	Decline	Fails to meet the credit decision settings above.
7.0 - 10.0	Accept	Meets or exceeds credit decision settings above. **Please Note:** Guarantors must qualify unconditionally (a score of 7.0 or higher).