



KANIKO`O PHASE 2
4215 HOALA STREET
LIHUE, HI 96766
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RC-MANAGEMENT@EAHHOUSING.ORG

RESIDENT SELECTION PLAN

Kaniko`o Phase 2 is a 30 unit, senior community in Lihue, HI that provides housing for very low income households, without regard to race, color, sex, creed, religion, national origin, physical or mental disability status, familial status, age, ancestry, marital status, source of income, sexual orientation, HIV status or any other arbitrary personal characteristics.

Kaniko`o Phase 2 is a planned senior community with facilities designed specifically for senior living. To qualify for a unit at Kaniko`o Phase 2, applicants and all household members must be aged 62 years or older.

Kaniko`o Phase 2 will make reasonable accommodations to individuals whose disability so requires. Reasonable Accommodation Request forms are available upon request from management. Kaniko`o Phase 2 is an Equal Housing Opportunity Housing Facility, admitting people in accordance with Local, State and Federal Housing laws, the HUD HOME program, and the Low Income Housing Tax Credit (LIHTC) Program.

NON-SMOKING POLICY

Kaniko`o Phase 2 is designated as a Non-Smoking property. Smoking is prohibited in all areas of the property including the interior of apartments, all indoor and outdoor common areas on the property.

It is the residents' responsibility to inform their guests of the Non-Smoking Policy. Any violation of the Non-Smoking Policy will be deemed a material breach of the Rental Agreement and grounds for immediate termination of the Lease/Rental Agreement.

Kaniko`o Phase 2's adoption of a Non-Smoking Policy does not make the Owner the guarantor of the resident's health or that the property will be free of

smoke but management shall take reasonable steps to enforce this policy.

INCOME LIMITS

To qualify for a unit, the household's gross income may not exceed the maximum income limit per household size and may not be lower than the income minimum per household size. The income maximums and minimums are attached and are posted in the Kaniko`o Phase 2's Management Office.

APPLICATION FEES APPLY

An application fee of \$35 per adult household member will apply.

Application fees will not be collected until an applicant is being considered for placement. The application fee is to help cover our cost of conducting the credit and criminal background inquiries.

An application fee(s) (per adult to occupy the apartment) is required at the time an application is processed to determine eligibility. A holding deposit of \$200 will be collected once a unit is offered. These funds must be in the form of a cashier's check or money order. The holding deposit will be applied to your Security Deposit and or first month's rent if your application is approved and you move-in on your scheduled move-in day. If you rescind your application within three (3) days of the date the holding deposit was paid, your holding deposit will be reimbursed within 21 business days. If you cancel after the initial 3 days for any reason your holding deposit will be forfeited. The application fee is non-refundable.

APPLICATION PROCEDURES

Applications will **only** be available when the waiting list is open. Applications will **not** be available when the Waiting List is closed.

Applications are available online when the waiting list is open.

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 verifications.

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 over 18 before an applicant can be placed on the waiting list. If an application is not completely answered, the date of it being fully completed will be the date that the application is considered accepted for rental purposes.

PREFERENCES

The policy of the Property is that a preference does not guarantee admission. Every applicant must still meet the Property's Resident Selection Plan standards for acceptance as a resident.

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

Where preferences apply, applicants with a valid and verified preference will be moved to the top of the waiting list above persons without a preference.

The preferences so described will at all times be consistent with the requirements of Section 42 and future interpretations or guidance from the IRS and will not in any way jeopardize the project's eligibility under Section 42 of the Internal Revenue Code.

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.

In order to transfer to another building in the property, the family must meet the initial eligibility requirements of the LIHTC program or the transfer will not be allowed.

OCCUPANCY GUIDELINES

Occupancy guidelines are the criteria established for matching a household with the most appropriate size and type of apartment. The following

occupancy guidelines will be followed to avoid over utilization of the units as follows:

Bedroom Size	Household Maximum
1	2
2	4

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. 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. The charge is currently \$20.00 per live-in attendant.

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 tenant's household or any guest or other person under the tenant'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 tenant, 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 tenant 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 Kaniko`o Phase 2, 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 Kaniko`o Phase 2 can show an actual and imminent threat to other tenants or those employed at or providing service to the property if an unlawful tenant's residency is not terminated, then evicting a victim is an option, the VAWA notwithstanding. Ultimately, Kaniko`o Phase 2 will not subject victims to more demanding standards than other tenants.

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.

GROUND FOR DENIAL

1. Household fails to meet the age restriction for senior housing.



2. Total household income exceeds the applicable income limits published by HUD or does not meet the minimum income limits.
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 comprised entirely of full time students and does not meet the exception outlined in Section 42 of the IRC.
9. Applicant 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 household's sole place of residency. **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 NSF in a one-year period.
15. Any evidence of illegal activity including drugs, gangs, 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 rejection, 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 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. Apartments 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 applicants that submit a completed application. 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 ensure 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 apartment 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 periodically. 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 their 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 waiting list correspondence. Any correspondence returned undeliverable will result in application being removed from the waitlist.

OPENING/CLOSING OF WAITING LIST

Kaniko`o Phase 2 will monitor the vacancies and waiting list regularly to ensure that there are enough applicants to fill the vacancies. Once the wait on the waitlist has been determined to exceed a 12 month wait, the waitlist will be closed

The waiting list may be closed for one or more unit sizes when the average wait is longer than 12 months. When the waiting list is closed, Kaniko`o Phase 2 will advise potential applicants that the waiting list is closed and refuse to take additional applications. Kaniko`o Phase 2 will publish a notice stating that the waiting list is closed in a publication likely to be read by potential applicants. The notice will state the reasons for Kaniko`o Phase 2's refusal to accept additional applications.



When Kaniko`o Phase 2 agrees to accept applications again, the notice of this action will be announced in a publication likely to be read by potential applicants in the same manner as the notification that the waiting list was closed.

Advertisements will include where and when to apply and will conform to the advertising and outreach activities described in the Marketing Plan for Kaniko`o Phase 2.

AVAILABILITY OF RESIDENT SELECTION PLAN

The Resident Selection Plan is available in the management office. 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 are available by request from management.

ANNUAL/INTERIM RECERTIFICATION REQUIREMENTS

All residents must be re-certified annually. Residents are also required to report all interim changes to management that occur between annually scheduled recertifications.

UNIT INSPECTION REQUIREMENT

Before signing the lease, Kaniko`o Phase 2 and the resident must jointly inspect the unit. The resident has five days to report any additional deficiencies to Kaniko`o Phase 2 to be noted on the move-in inspection form. Annual unit inspections are performed by Kaniko`o Phase 2. 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, Kaniko`o Phase 2 management may conduct the inspection alone.

PETS

Residents are permitted to keep common household pets in the dwelling unit (subject to the provisions in 24 CFR Part 243 and the pet policy promulgated under 24 CFR Section 243.20). SERVICE or ASSISTANCE animals are not considered pets and are not required to comply with the provisions of the Pet Policy. Service or Assistance animals are those animals specifically required to assist individuals with documented disabilities. Please notify Management if you require a Service or Assistance animal.

EQUAL HOUSING OPPORTUNITY

Kaniko`o Phase 2 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.



EAH HOUSING
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.

Kaniko`o Phase 2 is an equal opportunity housing
provider.



Kaniko'o Phase 2 Move-In Qualification Sheet Effective 06-29-2023

Unit Type & Area Median Income (AMI) Designation	Minimum Income (2.5 times of 12 mo.max rent)	Maximum Income (Most Restrictive)	Rent (Electricity included)
1-BR 50% AMI	\$33,930	\$42,250 (1 Persons) \$48,300 (2 Persons) \$54,350 (3 Persons)	\$1,131
2-BR 50% AMI	\$40,740	\$60,350 (4 Persons) \$65,200 (5 Persons)	\$1,358

Company Name (Code): EAH, Inc. (EAI)	
Last Revision Date:	7/17/2019

Screening Policy, Credit Policy:	EAI02, 578	Credit Product
Applies to:	HUD & Senior Criteria	Standard

RESIDENT SCREENING CRITERIA

WORKFLOW

1. RUN CREDIT (INCLUDING SOCIAL SECURITY FRAUD CHECK & RISK SCORE), PREMIUM NATIONAL CRIMINAL (INCLUDING NATIONAL SEX OFFENDER), CRIMINAL SUPPLEMENTAL, PREMIUM NATIONAL CIVIL COURT, AND OFAC.
2. THE SCREENING IS COMPLETE.
3. N/A

CREDIT SCORING PARAMETERS		CREDIT RESULTS	
Problem Type	Years/Balances Scored	Credit Risk	Result
Collections, Charge-offs, Judgments, Open Bankruptcy	7 Years	Limited Established Credit	Accept
Late Payments	7 Years	No Established Credit	Reject
Closed Bankruptcy	60 Months	Minor	Accept
Foreclosures	Score	Moderate	Accept
Student Loans	Do Not Score	High	Reject
Medical Debt	Do Not Score	Severe	Reject
Account Balances	Do Not Score Under \$1		
Second Bureau Pull	No		

INCOME CRITERIA		EMPLOYMENT/ RESIDENCY CRITERIA		
Rent-to-Income Ratio	Result	Employment	Residency	Result
Ratio less than or equal 45%	Accept	at least X months	at least X months	N/A
Ratio between X% - X%	N/A	less than X months	less than X months	N/A
Ratio greater than or equal to 46%	Reject	-	No Residency History	N/A
		A Negative History	A Negative History	Decline

APARTMENT COMMUNITY FILTER		UTILITY RELATED COLLECTIONS OR JUDGMENTS	
Scoring Criteria		Scoring Criteria	
Sum of Balances in last 60 months exceeding \$1	Decline	Sum of Balances in last X months exceeding \$ X	N/A
X or more (on credit report)	N/A	X or more (on credit report)	N/A
		Exclude from Scoring	N/A

NOVA INTERNATIONAL CREDIT

Minimum Credit Score	New Result
XXX	N/A

CRIMINAL SCORING POLICY	
Product:	PREMIUM NATIONAL CRIMINAL (INCLUDING NATIONAL SEX OFFENDER), CRIMINAL SUPPLEMENTAL
Activation Date:	7/18/2019
Revision Date	N/A

NATIONAL SEX OFFENDER REGISTRY RECORDS	
National Sex Offender Record Found	Accept

CRIMINAL RECORDS						
Offenses	Felony (Years)	Pending Felony (1 Year)	Misdemeanor (Years)	Pending Misd (1 Year)	Patterns of Misdemeanors	Return Records
1) Alcohol Related	7		0		2 in 7 years	NEVER
2) Arson	7		7			
3a) Assault and Battery I	7		0		2 in 7 years	
3b) Assault and Battery II	7		7			
4) Bad Checks	7		0		2 in 7 years	
5a) Burglary I	7		0		2 in 7 years	
5b) Burglary II	7		7			
6) Crimes Against Animals	7		0		2 in 7 years	
7) Crimes Against Children	7		7			
8) Crimes Against Gov't	7		0		2 in 7 years	
9) Cyber Crimes	7		0		2 in 7 years	
10) Destruction of Property	7		0		2 in 7 years	
11) Disturbance of Peace	7		0		2 in 7 years	
12) Domestic Crimes	7		0		2 in 7 years	
13a) Drug Offenses I	7		0		2 in 7 years	
13b) Drug Offenses II	0		0			
14a) Drug Offenses III	7		7			
14b) Drug Offenses IV	7		7			
14c) Drug Offenses V	7		7			
14d) Drug Offenses VI	7		0		2 in 7 years	
14e) Drug Offenses VII	7		7			
15) Embezzlement	7		0		2 in 7 years	
16a) Fraud I	7		7			
16b) Fraud II	7		7			
17) Gambling	7		0			
18) Harassment	7		7			
19a) Homicide I	7		7			
19b) Homicide II	7		7			
19c) Homicide III	7		7			
19d) Homicide IV	7		7			
20a) Kidnapping I	7		7			
20b) Kidnapping II	7		7			
21) Organized Crime	7		7			
22) OUI, OVI, DWI	7		0		2 in 7 years	
23) Petit Theft	7		0		2 in 7 years	
24) Purposely Obstructs the Law	7		0		2 in 7 years	
25) Robbery	7		7			
26) Sex Crimes - Other	7		0		2 in 7 years	
27a) Sex Crimes Against a Person	7		7			
27b) Sex Crimes Against a Child	7		7			
28) Theft/Larceny	7		0		2 in 7 years	
29) Traffic Violations	7		-		-	
30) Trespassing	7		0		2 in 7 years	
31a) Weapons Related I	7		7			
31b) Weapons Related II	7		7			
32) Incarceration (Due to Conviction) Release Date	7		0		-	
33) Any Offense Not Listed	7		0		2 in 7 years	

HOUSING CRITERIA					
RENTAL HISTORY					
Rental History	Problem Type	Quantity	Timeframe (Months)	Minimum Value	Result
	Late Payments	3	24	-	Decline
	NSFs	2	24	-	Decline
	Outstanding Balances	2	60	-	Decline
	Write-Offs	-	60	\$100.00	Decline
	Collections	-	60	\$100.00	Decline

CIVIL COURT RECORDS					
Civil Court Records	Problem Type	Quantity	Timeframe	Minimum Value	Result
	Filings / Unlawful Detainers	3	5 Years	-	Decline
	Monetary Judgment	1	5 Years	\$100	Decline
	Possession / Forcible Detainers	1	5 Years	-	Decline
Dispute Exception	N/A				

REEVALUATION INSTRUCTIONS	
N/A	
N/A	

GROUP SCORING INSTRUCTIONS	
Group Scoring Instructions: Use the AVERAGE score of the group.	

SPECIAL INSTRUCTIONS	
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A

CORPORATE APPLICATION SCORING CRITERIA	
INTELLIScore	RESULT
N/A	N/A
N/A	N/A
N/A	N/A
Notes	N/A

DISCLAIMER
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