



## WATER STREET APARTMENTS

708 WATER STREET

SANTA CRUZ, CA 95060

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WS-MANAGEMENT@EAHHOUSING.ORG

### RESIDENT SELECTION PLAN

Water Street Apartments is a **40**-unit affordable residential community in Santa Cruz, CA, that provides housing for very low and low-income individuals and families, 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 or any other arbitrary personal characteristics. Water Street Apartments consists of twenty-two (22) one-bedroom units and eighteen (18) two-bedroom units.

**Thirty-three (33)** units are set-aside for households who qualify for and accept project-based voucher (PBV) assistance through the Housing Authority of the County of Santa Cruz (“the Housing Authority”). **Eight (8)** of these thirty-three units will be occupied by disabled persons or families eligible for supportive services with a referral process coordinated with Housing Choices Coalition (Housing Choices).

The remaining **seven (7)** units are available to eligible households and applicants will be processed in chronological order.

Selection of qualified applicants for the total forty (40) units will be consistent with the mission to provide affordable housing to local individuals. Among qualified applicants, preferences will be given to individuals who currently reside in Santa Cruz County. *(See Preference Section below)*

No changes to this Resident Selection Plan or the processes described herein shall occur without the prior written approval of the Housing Authority of the County of Santa Cruz.

### NON-SMOKING POLICY

Water Street Apartments 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.

Water Street Apartments’ 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.

### LIMITED ENGLISH PROFICIENCY (LEP) SERVICES

Water Street Apartments will take affirmative steps to communicate with persons who need services or information in a language other than English. This may include interpreter services and/or written materials translated into other languages.

### REASONABLE ACCOMMODATION

Water Street Apartments is an Equal Opportunity Housing Facility, admitting applicants in accordance with local, state Fair Housing laws, the Housing Authority of the County of Santa Cruz, the Affirmative Fair Housing Marketing Plan (AFHMP) and in accordance with applicable program regulations of the State of California Tax Credit Allocation Committee, HOME and the City of Santa Cruz.



Management staff operates and administers the property to enable persons with disabilities to have equal access to participate in the program. Water Street Apartments will ensure effective communications with applicants, residents, and the public to ensure that policies regarding how the property is operated do not adversely affect applicants, residents and the public.

When a family member requires an accessible feature(s), policy modification, or other reasonable accommodation to accommodate a disability, Water Street Apartments will 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.

A reasonable accommodation is a change, exception, or adjustment to a program, service, building or dwelling unit that will allow a qualified person with a disability to:

1. Participate fully in a program;
2. Take advantage of a service; or
3. Live in a dwelling.

To show that a requested accommodation may be necessary, there must be an identifiable relationship, or nexus, between the requested accommodation and the individual's disability.

The requirement to provide a reasonable accommodation is present at all times throughout the tenancy of a person with disabilities, including during lease enforcement. Reasonable Accommodation Request forms are available upon request from management but are not required in order to make a reasonable accommodation request.

The person named below has been designated to coordinate compliance with the nondiscrimination requirements contained in the Department of Housing and Urban Development's regulations implementing Section 504 (24 CFR, part 8 dated June 2, 1988).

Catina Wilson, Compliance Director  
22 Pelican Way, San Rafael, CA 94901  
Telephone 415-258-1800 ext. 8839 TDD 800-735-2929

### 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 limits are designed to be consistent with the requirements of the financing programs and regulatory agreements governing the property, which for Water Street Apartments include:

- California Tax Credit Allocation Committee
- City of Santa Cruz HOME program
- The Housing and Urban Development Department (HUD)

**The income maximums and minimums are attached and will be posted at the Management Office.**

***Minimum Income limits do not apply to participants in subsidy programs such as Section 8 and other subsidized rental assistance programs.***



**As of April 24th 2019, the following maximum income requirements applicable to Water Street Apartments are:**

Unit Type & Area Median Income (AMI) Designation	Quantity of Units	Maximum Income per CTCAC** (Most Restrictive)
1-BR-S8 50% AMI	3	\$42,950 (1 Person) \$49,100 (2 Persons) \$55,250 (3 Persons)
1-BR- S8 60% AMI	14	\$51,540 (1 Persons) \$58,920 (2 Persons) \$66,300 (3 Persons)
1-BR- 60% AMI	5	\$51,540 (1 Persons) \$58,920 (2 Persons) \$66,300 (3 Persons)
2-BR-S8 50% AMI	2	\$49,100 (2 Persons) \$55,250 (3 Persons) \$61,350 (4 Persons) \$66,300 (5 Persons)
2-BR-S8 60% AMI	14	\$58,920 (2 Persons) \$66,300 (3 Persons) \$73,620 (4 Persons) \$79,560 (5 Persons)
2-BR- 60% AMI	2	\$58,920 (2 Persons) \$66,300 (3 Persons) \$73,620 (4 Persons) \$79,560 (5 Persons)
Total	40 units	-----

**APPLICATION PROCEDURES**

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

**A) For the Housing Authority (33) designated units:**

Households who have an unused voucher will be contacted by the Santa Cruz Housing Authority and instructed to call EAH. EAH will distribute applications and information. Applications

will be accepted at the Riverwalk Apartments management office located at **110 Lindberg St. in Santa Cruz:**

- Friday, May 10, 2019            9 am to 11 am
- Monday, May 13, 2019        9 am to 1 pm
- Tuesday, May 14, 2019       12 pm to 4 pm
- Wednesday, May 15, 2019    3 pm to 7 pm
- Thursday, May 16, 2019      9 am to 12 pm

A lottery (via an Excel automated shuffle) will be held for the available apartments and applicants will be placed in numerical order on May 16, 2019 in the afternoon. We will immediately begin processing applications based on the lottery placement.

*Eight (8) disabled person(s) or disabled families referred provided by **Housing Choices** requiring supportive housing will be selected in random lottery conducted by property management. Applications for these 8 apartments will be submitted by May 30, 2019 by **Housing Choices** and a lottery will be conducted.*

**B) For the seven (7) non-designated units:**

Applications will be accepted at the Riverwalk Apartments management office located at 110 Lindberg St. in Santa Cruz:

- Tuesday May 21, 2019        12 pm to 4 pm
- Wednesday May 22, 2019    3 pm to 7 pm

A lottery (via an Excel automated shuffle) will be held for the available apartments and applicants will be placed in numerical order on May 29, 2019. Households from the initial lottery on May 16, 2019 that were not included in the top 25, will be included in this lottery. The following week we will begin processing applications based on the lottery allocation.



Application fees are \$46.00 each per household member 18 years of age and older, not to exceed \$138 per household. An application fee is required at the time the application is being processed.

A holding deposit of \$200 is required within 5 days of application approval. These funds must be in the form of a cashier's check or money order only. 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 after approval and the holding fee is paid, the holding fee will automatically be forfeited.

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. **Water Street Apartments is available to assist any applicant household with completing applications.**

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.

An Employment Verification fee will be charged to each adult applicant whose employment income can only be third party verified via The Work Number. Applicants who fail to pay the Employment Verification Fee for the Work Number service will be denied due to "failure to cooperate with the certification process."

The application must be completed and signed by the head of household and all household members 18 years of age and older 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.

Applicant interviews will be held to obtain signed verification forms for all income, asset, and rental history information. All applicants will be required to comply and cooperate with third party verification requirements. It is the applicant's responsibility to provide the information that will enable management to complete and receive the necessary verification in a reasonable time. This will include but not limited to, bringing three most current consecutive payroll stubs, six months of most recent consecutive checking account bank statements, most recent bank statements for all other asset accounts and current Social Security and Pension Award letters.

### **INITIAL LEASE-UP**

All applicants must complete and sign an application. Each applicant's application must indicate the size of unit/number of bedrooms required. A preliminary calculation of income will be performed to determine the households Area Median Income (AMI) qualification status.

Households that do not meet the eligibility requirement of the Resident Selection Plan will receive a letter of denial for housing. Applicants that receive a denial letter have the right to appeal the decision.

### **PREFERENCES**

Every applicant must meet the Property's Resident Selection Plan standards for acceptance as a resident (*see Grievance/ Appeal Process section of this plan*).

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 for those units.



Among qualified applicants, preferences will be given to households where the head or spouse lives or works in Santa Cruz County.

### **CRITERIA FOR SECTION 8 PROJECT-BASED VOUCHERS (PBVs).**

**Thirty-three (33) units** will be set-aside (restricted) for eligible families on the Section 8 Housing Choice Voucher Program of the Housing Authority of the County of Santa Cruz. Residents who are approved for a restricted unit will receive project-based assistance and will pay a percentage of their adjusted income towards rent as calculated by the Housing Authority of the County of Santa Cruz.

In addition to meeting the requirements of this Resident Selection Plan, applicants for restricted units will also need to meet the requirements set forth by the Housing Authority of the County of Santa Cruz. A separate screening process will be conducted by the Housing Authority of the County of Santa Cruz to determine each applicant's eligibility.

#### **Housing Authority's PBV Processing STEPS:**

**Unit Openings** – Housing Authority will inform voucher holders to call and EAH will distribute applications and information.

**Referrals to Water Street Apartments** – The Housing Authority of the County of Santa Cruz will supply Water Street Apartments with qualified applicant for housing.

**Approved Applicants** – Applicants determined eligible by the Property Manager based upon the Resident Selection Plan will be offered a unit and subsequently scheduled a move-in date. The Property Manager will prepare a move-in letter advising the applicant of the date and time of the move-in orientation and lease signing appointment.

**Housing Quality Standards (HQS) Inspection** – Once the unit is available for occupancy and applicant approved, the Housing Authority will conduct a unit inspection to ensure the unit meets Housing Quality Standards.

**Move-in** – Prior to move in, the Housing Authority will provide the Property Manager with a copy of the Housing Authority Payment Contract (HAP). Once executed, the applicant will attend a move-in orientation, sign the lease documents sign the Housing Authority contract and Tenant Income Certification (TIC), and perform a unit inspection with the Property Manager. The Property Manager will then provide the applicant with keys to the unit.

### **ADMINISTRATION OF WAITING LIST AFTER INITIAL LEASE UP FOR THE NON-PBV UNITS**

Applicants that receive a wristband who are not denied or offered a unit will be placed on the waitlist in preference, then chronological, order.

Water Street Apartments has one Waiting List (per bedroom size) that is established and maintained in preference then chronological order as assigned during the initial lease-up.

When the Waiting List is reopened, all applications received will be added to the existing waiting list in the order they are received. The Waiting List contains the following information for each applicant:

1. Address and/or Contact Information
2. Phone Number(s)
3. Unit Type/Size
4. Household Composition
5. Preference/Accessibility requirements
6. Income level



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 two available units, 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. A copy of the letter will also be sent to the applicant’s service provider and alternate contact listed on the application. 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, applicant’s service provider or applicant’s alternate contact to maintain a current address with the office in order to receive waitlist correspondence. Any correspondence returned undeliverable will result in application being removed from the waitlist.

### **UNIT TRANSFER POLICY**

A Unit Transfer List is maintained for those residents who have been approved for transfer. Note: unit transfers request from residents that occupy project-based Section 8 units must be approved by the Santa Cruz Housing Authority first. Unit transfers are permitted for current residents who need:

- a. A unit transfer because of changes in family size; or
- b. A unit transfer as a reasonable accommodation or accessible unit. A third-party professional must verify the disability and/or need if either or both are not readily apparent.

Assignments of apartments will alternate between residents on the unit transfer list and applicants from the waiting list, with exception that transfers as reasonable accommodations will take priority over applicants from the wait list, and units with features

for persons with a disability will be offered first to those who require the accessible features.

### **OCCUPANCY STANDARDS**

Occupancy standards are the criteria established for matching a household with the most appropriate size and type of apartment. “Two plus one” occupancy guidelines will be followed to avoid under or over utilization of the units as follows:

<b>Bedroom</b>	<b>Household Minimum</b>	<b>Household Maximum</b>
1	1	3
2	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.

Exceptions to these Occupancy Standards may be made when required as a reasonable accommodation for a disabled household member.

### **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 Water Street Apartments, 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 Water Street Apartments 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, Water Street Apartments 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 OF ADMISSION**

1. Total family income exceeds the applicable income limits published by HUD and CTCAC or does not meet



the minimum income limit except where there is subsidy or rental assistance.

2. Household cannot pay the full security deposit at move-in. Leasing staff will coordinate with the Housing Authority of the County of Santa Cruz and/or Housing Choices and EAH Resource Coordinator staff to connect applicants with deposit assistance programs. Applicant will be given two weeks from the date an offer is made to obtain security deposit assistance.
3. Household refuses to accept the second offer of an apartment after communicated to the applicant and their listed Alternate Contacts.
4. Household fails to respond to interview letters or otherwise fails to cooperate with the certification process. Failure to sign consent forms.
5. ALL adult household members fail to attend eligibility interview.
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.
7. Household is composed entirely of full-time students and does not meet the exception outlined in Section 42 of the IRC.
8. Applicant has failed to provide adequate verification of income or we are unable to adequately verify income and/or income sources.
9. Providing or submitting false or untrue information on your application or failure to cooperate in any way with the verification process.

10. Unit assignment will NOT be the family'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**

1. Tax Credit guidelines require applicants to disclose the most recent consecutive two-year housing history even if the household is homeless. All applicants must complete the rental history portion of the application.
2. Any substantiated evidence of current illegal activity including drug or gang related activities or threats to property staff or the residents.
3. Inappropriate household size for the unit available (see Occupancy Standards).

### **CREDIT**

Please see attached credit criteria.

### **CRIMINAL**

Please see attached criminal background criteria.

### **GRIEVANCE/APPEAL PROCESS**

Should the applicants fail to meet the screening criteria, the applicant and their listed service provider and alternate contact





will receive a notice in writing indicating that they have the right to appeal the decision. This notice must indicate that the applicant has 21 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.

### **OPENING/CLOSING OF WAITING LIST FOR 7 NON-PBV UNITS**

Vacancies at Water Street Apartments and the Waiting List will be monitored regularly to ensure that there are enough applicants to fill vacancies. Furthermore, the Waiting List will be monitored to ensure that the list does not become so long that the wait for a unit becomes excessive.

The Waiting List may be closed for one or more unit sizes when the average wait is excessive (e.g. two years or more).

Water Street Apartments will publish the Waiting List closing date at the same time the Waiting List opening date is published. When the Waiting List is closed, we will advise potential applicants that the Waiting List is closed and refuse to take additional applications. When Water Street Apartments decides to no longer accept applications, we will publish a notice to that effect in publications likely to be read by potential applicants. The notice will state the reasons for refusal to accept additional applications.

When Water Street Apartments agrees to accept applications again, the notice of this action will be announced in publications likely to be read by potential applicants in the same manner (same publications listed on the AFHMP) as the notification that the waiting list was closed. The notifications will be extensive, and the rules for applying and the order in which applications will be processed will be stated.

Advertisements will include where and when to apply and will conform to the advertising and outreach activities described in the AFHMP.

### **EMPLOYMENT VERIFICATION – THE WORK NUMBER (NON-PBV units)**

At **initial move-in** into a tax credit unit, CTCAC policy **requires** that all resident files contain 3<sup>rd</sup> party verification for all wage earners in the form of a Verification of Employment (VOE) along with **3 months of recent consecutive pay-stubs**. CTCAC requires a Verification of Employment (VOE) for all initial applicants including those wage earners that can only be verified via the Work Number. CTCAC allows owners of the community to **pass on the cost of the verification to the applicant**. This will ensure there is a VOE **and** pay-stubs for all wage earners at initial move-in, in the resident files as requested by CTCAC.

Applicants with wage earnings that can only be verified via The Work Number **will be charged** the cost to obtain the Verification of Employment (VOE).

During Annual Recertification we are no longer required to supply a VOE from the Work Number, **as long as 3 months of recent consecutive pay-stubs are included** in the file. If a resident cannot provide 3 months of consecutive pay-stubs, verification via The Work Number will be required and the cost for the VOE at annual recertification will be passed on to the resident. Costs to obtain a VOE from the Work Number will not be passed on to participants of the Project Based Section 8 program.

Residents with earnings that can **only** be verified via The Work Number because 3 months of recent consecutive pay-stubs could



not be provided by the resident will be charged the cost to obtain the Verification of Employment (VOE).

### **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 are available by request from management.

### **ANNUAL RECERTIFICATION REQUIREMENTS**

All residents must recertify annually. An Annual Recertification Notice will be mailed to each resident 120 days prior to their move-in anniversary date informing each resident that we must begin the process for annual recertification of income and rent re-determination for the property. The letter will include the date/time of your scheduled interview and a list of documents to bring to the interview. The recertification process is similar to the move-in process. Residents should save bank statements, award letters, paystubs and any other income and/or asset documentation that will assist in the annual recertification process.

Proposed changes of household composition and student status must be reported to Management immediately.

### **UNIT INSPECTION REQUIREMENT**

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

Annual and quarterly unit inspections are performed by Water Street Apartments. 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, Water Street Apartments management may conduct the inspection alone.

### **PETS**

No pets of any description are allowed on the property. 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**

Water Street Apartments is an equal opportunity housing provider admitting applicants in accordance with local, state and Federal Fair Housing laws.

## **EAH**

A NONPROFIT HOUSING CORPORATION

Expanding the range of opportunities for all by developing, managing and promoting quality affordable housing and diverse communities since 1968.



## Water Street Move-In Qualification Sheet Effective 4/24/2019

Unit Type & Area Median Income (AMI) Designation	Minimum Income (2.5 times of 12 mo. max rent)	Maximum Income (Most Restrictive of HUD or CTCAC)	Rent  (less utilities)
1-BR 50% AMI PBV	N/A	\$42,950 (1 Person) \$49,100 (2 Persons)	30% of adjusted annual income divided by 12
50% AMI non-PBV 1st Floor	\$32,370	\$55,250 (3 Persons)	\$1,079
50% AMI non-PBV 2nd Floor	\$33,180		\$1,106
2-BR 50% AMI PBV	N/A	\$61,350 (4 Person) \$66,300 (5 Persons)	30% of adjusted annual income divided by 12
50% AMI non-PBV 1st Floor	\$38,610		\$1,287
50% AMI non-PBV 2nd Floor	\$39,630		\$1,321
1-BR 60% AMI PBV	N/A	\$51,450 (1 Person) \$58,920 (2 Persons)	30% of adjusted annual income divided by 12
60% AMI non-PBV 1st Floor	\$39,270	\$66,300 (3 Persons)	\$1,309
60% AMI non-PBV 2nd Floor	\$40,080		\$1,336
2-BR 60% AMI PBV	N/A	\$73,620 (4 Person) \$79,560 (5 Persons)	30% of adjusted annual income divided by 12
60% AMI non-PBV 1st Floor	\$46,890		\$1,563
60% AMI non-PBV 2nd Floor	\$47,910		\$1,597