



KAHULUI TOWN TERRACE

170 Ho'ohana Street, Kahului, HI 96732

Phone/Fax: (808) 439-6273

Email: KTT-management@eahhousing.org

Website: www.eahhousing.org



Aloha Applicant:

We would like to thank you for your interest in Kahului Town Terrace. Our goal is to provide quality affordable housing for the people of Hawaii in accordance with the Low Income Housing Tax Credit program.

Enclosed you will find an Information Sheet, Resident Selection Plan, an Application for Housing, and a Criminal Background and Consumer Credit Report Authorization Form. We ask that you take a few moments to review all documents before you start to fill out the application. The information contained therein should answer most questions you may have. If you have questions or are not sure what information to provide, please call our office and ask for assistance.

Completed applications received will be date and time stamped when they are received, and will be processed on a first come, first served basis. Incomplete applications will not be processed and will be returned to you.

It is imperative that you provide all of the information asked for on the application to help avoid unnecessary delays in processing. Please note that simply completing an application does not guarantee that you will be placed on the wait list. You will receive a written response in the mail from our management staff to advise you of the status of your application.

Once again, thank you for your interest in Kahului Town Terrace. If you have any questions, please don't hesitate to give us a call.

Sincerely,
EAH Housing
Management Agent, Kahului Town Terrace

Applications will be accepted at
Kahului Town Terrace
170 Ho'ohana Street
Kahului, HI 96732, or via fax at 1-808-439-6273
Or via e-mail at ktt-management@eahhousing.org
Effective February 1, 2018
Application fee is \$35/ per adult (18yrs. & older)

It is the policy of EAH, Inc. not to discriminate against any person because of that person's race, color, religious creed, sex (gender), sexual orientation, marital status, national origin, ancestry, familial status (households with children under the age of 18), source of income, disability, medical condition or age. Color or "ethnic group identification" means the possession of the racial, cultural or linguistic characteristics common to a racial or ethnic group, or the country or ethnic group from which a person or his or her forbears originate.



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Information Sheet – Kahului Town Terrace Apartments

- Location: 170 Ho’ohana Street, Kahului, Hawaii
- Date of Opening: 1992
- Number of units: 72 multifamily units consisting of 1, 2 and 3 bedroom units.
- Eligibility Requirements: Applicants must be 18 years of age or older.
- Income Limits for Applicants: Maximum annual household income must not exceed 60% of the Area Median Income limit as established by the United States Department of Housing and Urban Development (HUD).
- Handicapped/Disabled Applicants: Accessible units serving persons with mobility and/or sensory impairments are available.
- Security Deposit: A security deposit equivalent to one month’s rent is required.

Kahului Town Terrace Apartments is financed using the Internal Revenue Service Low Income Housing Tax Credits (LIHTC). Based on various financing requirements, the property income limits are 30%, and 60% of the area median income, adjusted by household size, for the Maui County area. The income limits are established by the United States Department of Housing and Urban Development (HUD) will be used to determine if a household is eligible to reside at the property.

Rent structure for Imi Ikena Apartments is as follows:

Area Median Income %	Unit Size	Estimated Square Footage	*Rent	# of Units
30 / 60	1	670	\$420 / \$969	2 / 35
30 / 60	2	848	\$480 / \$1134	1 / 28
30 / 60	3	1074	\$533 / \$1295	1 / 5

*Rents are subject to change based on utility allowance adjustment and maximum allowable rents as established by the United States Department of Housing and Urban Development (HUD) or the Housing Division, Department of Housing and Human Concerns (DHHC), County of Maui.

CREDIT SCREENING and CRIMINAL BACKGROUND CHECKS

Applicants will be subject to credit worthiness screening as well as criminal background checks. Other criteria are also considered to determine if an applicant is qualified. A listing of criteria which will be considered and reasons for rejection of applications is contained in the Kahului Town Terrace Apartments Resident Selection Plan.



KAHULUI TOWN TERRACE

170 HO'OHANA STREET, KAHULUI, HI 96732
TELEPHONE (808) 439-6273 FAX 1 (808) 439-6273
TDD (877) 447-5991

KTT-MANAGEMENT@EAHHOUSING.ORG

CA – BRE #853495, HI – RB-16985

RESIDENT SELECTION PLAN

Kahului Town Terrace is a 72 unit, multi-family community in Kahului, Maui that provides housing for extremely low and 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 or HIV status. Kahului Town Terrace will make reasonable accommodations to individuals whose disability so requires. Reasonable Accommodation Request forms are available upon request from management. Kahului Town Terrace is an Equal Opportunity Housing Facility, admitting people in accordance with Local, State and Federal Fair Housing laws, the Rental Housing Trust Fund Program (RHTF) and the Low Income Housing Tax Credit Program (LIHTC).

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 Kahului Town Terrace Office.

APPLICATION PROCEDURES

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

Applications will be available at the site during normal business hours or by requesting an application by telephone. 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.

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.

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.

Five percent (5%) of Kahului Town Terrace's apartments have been set-aside for households whose income does not exceed 30% of the area median income ("extremely low-income") as published by HUD. Therefore, persons lower on the waiting list could be offered an apartment first to satisfy this requirement.

To implement this preference we will select the first extremely low-income applicant on the waiting list (which may mean "skipping over" some applicants with higher incomes) for the available unit, and then select the next eligible applicant currently at the top of the waiting list (regardless of income level) for the next available unit.

As subsequent units become available, tenant selection continues to alternate between the next extremely low-income applicant and the eligible applicant at the top of the waiting list until the 5% target is reached.

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 STANDARDS

Occupancy standards 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 under or over utilization of the units as follows:

Bedroom	Household Minimum	Household Maximum
1	1	3
2	2	5
3	3	7

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.

he fee to run a criminal background check is currently \$20 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 Kahului Town Terrace, 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 Kahului Town Terrace 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, Kahului Town Terrace 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. Total family income exceeds the applicable income limits published by HUD or does not meet the minimum income limit.

2. Household cannot pay the full security deposit at move-in.
3. Household refuses to accept the second offer of an apartment.
4. Household fails to respond to interview letters or otherwise fails to cooperate with the certification process. Failure to sign consent forms.
5. Any 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 (or a demonstrable history of such behavior).
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

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

12. Evictions reported in the last 5 years.
13. 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.
14. Any evidence of illegal activity including but not limited to drugs, gang, theft, acts of violence, weapons, sex offenses, etc.
15. Inappropriate household size for the unit available (see Occupancy Standards).

CREDIT

Please see attached credit criteria.

**** Applicants without a credit history will fail OnSite’s “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 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. 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 eligible applicants. 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 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 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 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.

UNIT INSPECTION REQUIREMENT

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

Annual unit inspections are performed by Kahului Town Terrace. 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, Kahului Town Terrace 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

Kahului Town Terrace 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 NONPROFIT HOUSING CORPORATION

*Since 1968 Creating Community by
Developing, Managing and Promoting
Quality Affordable Housing*

INCOME MINIMUMS AND MAXIMUMS

Maximum household income based on published 2019 Income Limits effective April 28, 2019 by the United States Department of Housing and Urban Development (HUD). Income limits are subject to change without notice.

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
30% of Median	\$20,520	\$23,430	\$26,370	\$29,280	\$31,650	\$33,990	\$36,330
60% of Median	\$41,040	\$46,860	\$52,740	\$58,560	\$63,300	\$67,980	\$72,660

Minimum monthly income is equivalent to 2.5 times the monthly rent:

	1 Bedroom	2 Bedroom	3 Bedroom
30% of Median	\$1,050	\$1,200	\$1,332
60% of Median	\$2,422	\$2,835	\$3,237

NOTE: Applicants who have Section 8 are exempt from the minimum income requirement.

KAHULUI TOWN TERRACE

Normal Applications		Importance
<i>Ability to Pay Rent</i>		
Minimum monthly gross income-to-rent ratio = 2.5 <small>Assets may not contribute to the qualifying income</small>		Extremely
Monthly minimum net income (after rent and debt obligations) should exceed a fixed amount: \$1,000.00		Extremely
<i>Credit History</i>		
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
<i>Residency History</i>		
No landlord tenant court records or unpaid landlord collections: Any number ever		Pass/Fail
<i>Criminal History: Felony Convictions</i>		
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
<i>Criminal History: Misdemeanor Convictions</i>		
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		Not Considered

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.

KAHULUI TOWN TERRACE

Below Market Rate Applications		Importance
<i>Ability to Pay Rent</i>		
Below market rate: Minimum monthly gross income-to-rent ratio = 2.5		Not Considered
<small>Below market rate: Assets may not contribute to the qualifying income</small>		
Below market rate: Monthly minimum net income (after rent and debt obligations) should exceed a fixed amount: \$1,000.00		Not Considered
<i>Credit History</i>		
Below market rate: Maximum percentage of past due negative accounts: number of derogatory accounts: 25.0%		Not Considered
Below market rate: Maximum balance of unpaid collections (includes past due accounts): \$1,000.00		Moderately
Below market rate: Bankruptcy permitted: More than 3 years ago		Very
<i>Residency History</i>		
Below market rate: No landlord tenant court records or unpaid landlord collections: Any number ever		Pass/Fail
<i>Criminal History: Felony Convictions</i>		
Total Considered Felony Convictions	None	Pass/Fail
Alcohol	None ever	Pass/Fail
Bad Check	None ever	Pass/Fail
Criminal - Other	None ever	Pass/Fail
Drug - Manufacturing/Distribution	None ever	Pass/Fail
Drug - Marijuana Use	None ever	Pass/Fail
Drug - Meth Manufacturing	None ever	Pass/Fail
Drug - Use	None ever	Pass/Fail
Fraud	None ever	Pass/Fail
Government Obstruction	None ever	Pass/Fail
Kidnapping	None ever	Pass/Fail

License	None ever	Pass/Fail
Motor Vehicle	None 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 ever	Pass/Fail
Sex Offense - Coerced	None ever	Pass/Fail
Sex Offense - Willful	None ever	Pass/Fail
Society - Other	None ever	Pass/Fail
Violent - Fatal	None ever	Pass/Fail
Violent - Non-Fatal	None ever	Pass/Fail
Weapons	None ever	Pass/Fail
Wildlife	None ever	Pass/Fail
<i>Criminal History: Misdemeanor Convictions</i>		
Total Considered Misdemeanor Convictions	No more than 1	Pass/Fail
Alcohol	No more than 1 ever	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 - Marijuana Use	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

License	No more than 1 ever	Pass/Fail
Motor Vehicle	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
Wildlife	No more than 1 ever	Pass/Fail
May not be a registered sex offender		Not Considered

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:

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