



KENOLIO APARTMENTS
 116 NOKAHEA LOOP, KIHEI, HI 96753
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 ken-management@eahhousing.org

RESIDENT SELECTION PLAN

Kenolio Apartments is a 186 apartment, multi-family community in Kihei, HI that provides housing for extremely low and 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.

Kenolio Apartments will make reasonable accommodations to individuals whose disability so requires. Reasonable Accommodation Request forms are available upon request from management. Kenolio Apartments is an Equal Housing Opportunity Housing Facility, admitting people in accordance with Local, State and Federal Housing laws, the County of Maui Residential Workforce Housing Policy (MCC Chapter 2.96), the Rental Housing Revolving Fund (RHRF), and the Low Income Housing Tax Credit (LIHTC) Program.

NON-SMOKING POLICY

Kenolio 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.

Kenolio Apartments adoption of a Non-Smoking Policy does not make the Owner the guarantor of the residents 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 an apartment, 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 Kenolio Apartments Management Office.

**The apartment may be rented if proof is obtained indicating satisfactory and timely rental payment history for the past twelve (12) months in the amount equal to or greater than the rent charged for that apartment size.*

APPLICATION FEES AND HOLDING DEPOSIT

Application fees will be waived for initial placement. Once all apartments are initially rented, application fees will apply. During the period of waived application fees, the Holding Deposit requirement will still apply.

An application fee of \$35 per adult household member will apply. The application fee is to help cover the cost of conducting credit and criminal background inquiries.

Application fee(s) (per adult to occupy the apartment) are 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, money order or ACH transfer. 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 in writing within three (3) days of the date the holding deposit was paid, your holding deposit will be reimbursed. **Reimbursement may take up to 14 business days to be returned to you.** If you cancel **after** the initial 3



days for any reason your holding deposit will be forfeited. Application fees are 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.

Only online applications will be accepted. Visit www.eahhousing.org to complete your application.

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.

A lottery will determine the order the applications are screened for initial placements. Once the lottery has taken place, applications will be processed as follows:

Completed online 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

Preferences will be used on a continuous basis in the selection of applicants. However, 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 apartments 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.

Residents shall be selected in accordance with the guidelines described in the County of Maui Residential Workforce Housing Policy (MCC Chapter 2.96). Preference will be given to applicants which meet at least one of the following criteria:

- Currently employed in the County;
- Retired from employment in the County, having worked in the County immediately prior to retirement;
- A full-time student residing in the County (must meet provisions of the LIHTC program);
- A disabled person residing in the County who was employed in the County prior to becoming disabled;
- The parent or guardian of a disabled person residing in the County
- A spouse or dependent of any such employee, retired person, student, or disabled person residing in the County; or
- In the event of the death of the employee, retired person, student, or disabled person, the spouse or dependent of any such person residing in the County.

Applicants shall provide evidence of their preference status. Applicants with a valid verified preference will have priority over applicants without a verified preference. Therefore, applicants with a verified preference that are lower on the waiting list will be offered an apartment first to satisfy the preference order as described in the County of Maui Code of Ordinances Section 2.96.100.

To implement this preference, we will first select applicants with a verified preference in lottery order. Next, we will select applicants without a preference in lottery order. If at any time there is no applicant with a valid and verified preference on the waiting list, then no apartment in the Project shall be held vacant awaiting such applicant, but shall be rented promptly to an approved applicant without a preference.

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.



APARTMENT TRANSFER POLICY

An Apartment 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 Apartment 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 apartments as follows:

Bedroom Size	Household Maximum
1	3
2	5
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.

The 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 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 Kenolio



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 Kenolio Apartments 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, Kenolio Apartments 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 REJECTION

1. Total family income exceeds the applicable income limits published by HUD or does not meet the minimum income limits.
2. Household cannot pay the full security deposit at move-in.
3. Household refuses to accept the second offer of a 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 comprised entirely of full time students and does not meet the exception outlined in Section 42 of the IRC.
8. Applicant 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. Apartment assignment will NOT be the family's sole place of residency. **Qualification for an apartment includes occupying the apartment on a continuous basis and as a primary residence. Residents may not be absent from the apartment 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 NSF in a one-year period.
14. Any evidence of illegal activity including drugs, gangs, etc.
15. Inappropriate household size for the apartment 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. Apartment 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 apartment, 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 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

Kenolio Apartments 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 apartment sizes when the average wait is longer than 12 months. When the waiting list is closed, Kenolio Apartments will advise potential applicants that the waiting list is closed and refuse to take additional applications. Kenolio Apartments 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 Kenolio Apartments refusal to accept additional applications.

When Kenolio Apartments 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 Kenolio Apartments.

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 re-certifications.

APARTMENT INSPECTION REQUIREMENT

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

Annual apartment inspections are performed by Kenolio Apartments. Agencies providing funding have the right to inspect the apartment 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 apartment 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, Kenolio Apartments management may conduct the inspection alone.

PETS

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.

EQUAL HOUSING OPPORTUNITY

Kenolio Apartments 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.



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.

Kenolio Apartments is an equal opportunity housing provider.



INCOME MINIMUMS AND MAXIMUMS

Maximum household income based on published LIHTC Income Limits for 2020 (subject to change)

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
30% of Median	\$21,540	\$24,600	\$27,690	\$30,750	\$33,210	\$35,670	\$38,130
60% of Median	\$43,080	\$49,200	\$55,380	\$61,500	\$66,420	\$71,340	\$76,260

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

	1 Bedroom	2 Bedroom	3 Bedroom
30% of Median	\$1,198	\$1,390	\$1,558
60% of Median	\$2,640	\$3,120	\$3,558

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



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

Screening Policy, Credit Policy:	EAI01, 578	Credit Product
Applies to:	Tax Credit 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 40%	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 41%	Reject	-	No Residency History	N/A
		A Negative History	A Negative History	Decline

APARTMENT COMMUNITY FILTER		UTILITY RELATED COLLECTIONS OR JUDGMENTS	
Scoring Criteria	Result	Scoring Criteria	Result
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
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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

	Problem Type	Quantity	Timeframe (Months)	Minimum Value	Result
Rental History	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

	Problem Type	Quantity	Timeframe	Minimum Value	Result
Civil Court Records	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

RENTGROW REPORTS INFORMATION ABOUT APPLICANTS IN ACCORDANCE WITH APPLICABLE STATE AND FEDERAL LAW. HOWEVER, OTHER FEDERAL, STATE OR LOCAL LAWS AND REGULATIONS MAY APPLY TO YOUR USE OF THIS INFORMATION. IN SETTING UP YOUR SCREENING POLICY AND WHEN MAKING RENTAL DECISIONS, INCLUDING DECISIONS BASED IN WHOLE OR IN PART ON INFORMATION PROVIDED BY RENTGROW, IT IS YOUR SOLE RESPONSIBILITY TO UNDERSTAND AND ABIDE BY ALL SUCH LAWS AND REGULATIONS.