



**WAIMEA HUAKA`I**  
**9555 Kaunualii Highway, Waimea, HI 96796**  
**Phone/Fax (808) 647-2181 TDD (877) 447-5991**  
**wha-management@eahhousing.org**

## **RESIDENT SELECTION PLAN**

Waimea Huaka`i, is a 35 unit, multi-family community in Waimea, HI that provides housing for low, very low and extremely 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, actual or perceived sexual orientation, HIV status, gender identity or any other arbitrary personal characteristics.

Waimea Huaka`i will make reasonable accommodations to individuals whose disability so requires. Reasonable Accommodation Request forms are available upon request from management. Waimea Huaka`i is an Equal Opportunity Housing Facility, admitting people in accordance with Local, State and Federal Housing laws, County of Kauai Project Based Voucher program (PBV), Low Income Housing Tax Credit Program (LIHTC), and the HOME Investments Partnerships Program.

### **PROJECT BASED VOUCHER (PBV) UNIT ASSIGNMENT**

Waimea Huaka`i has a Project Based Voucher contract for eight PBV units. All applicants for these apartments are referred by the Kaua`i County Housing Agency. Each referral must be deemed eligible by Kauai County Housing Agency and must meet the criteria of the Resident Selection Plan

Waimea Huaka`i will maintain a waiting list to fill PBV vacancies based on applicants who were referred and deemed eligible by the Kaua`i County Housing Agency.

### **NON-SMOKING POLICY**

Waimea Huaka`i 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.

Waimea Huaka`i 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 **LIHTC**, the household's gross income may not exceed the maximum income limit per household size as published annually by the Hawaii Housing Finance & Development Corporation (HHFDC).

To qualify for **PBV**, a household's gross income may not exceed the maximum income limit per household size for the Very Low Income limit (50% AMI) as published annually by HUD. Foster members are included in the member count when determining if the household meet the income limit requirements.

The income limits are attached and will be posted in the Waimea Huaka`i Management Office.

### **APPLICATION FEES**

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/apartments/waimea-huaka`i/](http://www.eahhousing.org/apartments/waimea-huaka`i/) 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.

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 appropriate 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.

When a completed application is received, the application will then be logged by date and time received and placed on the appropriate waiting list. When a vacancy at the property exists, or is expected within the next one hundred and twenty (120) days, the verification-selection process will begin immediately for the next applicant on the appropriate waiting list in regard to income, assets, and eligible program for certification.

**PREFERENCES**

It is the policy of the Property 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. These units will be offered first to current residents, and then to applicants, who have noted the need for such features on their application, based upon their chronological order on the waiting list.

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

**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.

Residents referred by the Kaua'i County Housing Agency are restricted to transfer to a unit designated for the PBV program only.

**OCCUPANCY STANDARDS**

Occupancy standards are the criterion 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>Number of Bedrooms</b>	<b>Household Minimum</b>	<b>Household Maximum</b>
1	1 Person	3 Persons
2	2 Persons	5 Persons
3	3 Persons	7 Persons

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.

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 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 Waimea Huaka`i, 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 Waimea Huaka`i 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, Waimea Huaka`i will not subject victims to more demanding standards than other residents.

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

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

### **GROUNDS FOR DENIAL**

1. 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 a unit.
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. Applicant failed to provide adequate verification of income or we are unable to adequately verify income and/or income sources.
8. Providing or submitting false or untrue information on your application or failure to cooperate in any way with the verification process.
9. 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.**
10. Household is comprised entirely of full-time students and does not meet the exception outlined in Section 42 of the IRC
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, gang, etc.
15. Inappropriate household size for the unit available (see Occupancy Standards)

### CREDIT

Please see attached credit criteria.

*Minimum Income limits will not apply to participants in subsidy programs such as project-based Section 8, tenant-based Section 8, VASH, and other subsidized rental assistance programs.*

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

### CRIMINAL

Please see attached criminal background criteria.

### GRIEVANCE/APPEAL PROCESS

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

An appeal meeting with the Property Supervisor 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.

### 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.



## 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 will have two Waiting Lists. One Waiting List will contain those applicants that are referred by the Kaua`i County Housing Agency. The other general Waiting List will be 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 **annually** to ensure that applicant information is current and that any names that should no longer be on the list are removed. 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 waitlist correspondence. Any correspondence returned undeliverable will result in application being removed from the waitlist.

## OPENING/ CLOSING OF WAITING LIST

Waimea Huaka`i will monitor the vacancies and waiting lists regularly to ensure that there are enough applicants to fill the vacancies. Furthermore, Waimea Huaka`i will monitor the waiting list to make sure that they do 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. When the waiting list is closed, Waimea Huaka`i will advise potential applicants that the waiting list is closed and refuse to take additional applications. Waimea Huaka`i 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 Waimea Huaka`i refusal to accept additional applications.

When Waimea Huaka`i 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 Affirmative Fair Housing Marketing Plan for Waimea Huaka`i.

## 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.

If the Resident Selection Plan or House Rules is revised or updated, applicants will receive a copy of the updated plan and current residents will receive a copy of the updated House Rules.

## 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.



## **UNIT INSPECTION REQUIREMENT**

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

Annual unit inspections are performed by Waimea Huaka`i. 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, Waimea Huaka`i 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**

Waimea Huaka`i 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 NONPROFIT HOUSING CORPORATION**

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

Waimea Huaka`i is an equal opportunity housing provider.



## INCOME MINIMUMS AND MAXIMUMS

### 2020 Maximum Income Limits (subject to change)

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
30% of Median	\$20,400	\$23,310	\$26,220	\$29,130	\$31,470	\$33,810	\$36,150
50% of Median	\$34,000	\$38,850	\$43,700	\$48,550	\$52,450	\$56,350	\$60,250
60% of Median	\$40,800	\$46,620	\$52,440	\$58,260	\$62,940	\$67,620	\$72,300

### Minimum monthly income is equivalent to 2.5 times the monthly rent (subject to change):

	1 Bedroom	2 Bedroom	3 Bedroom
30% of Median	N/A	N/A	N/A
50% of Median	N/A	N/A	N/A
60% of Median	\$2,378	\$2,810	\$3,203

NOTE: Applicants who have a Tenant Based Voucher 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		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
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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

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