REDEEMER VILLAGE

TENANT SELECTION PLAN

Revised May 31, 2024

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I. Introduction:

Redeemer Village is a blended Low Income Housing Tax Credit and HUD Section 8 project based housing property whose head, spouse or sole member is a person who is at least 62 years of age living with one or more live-in aides or 18 years of age or older being physically disabled and in need of the features of the accessible units.

II. Fair Housing Act

Redeemer Village is pledged to the letter and the spirit of US Law and policy for the achievement of equal opportunity throughout the nation. Redeemer Village and its affiliates, comply with all applicable federal, state and local laws which prohibit discrimination against person because of race, color, religion, religious creed, ancestry, national origin, place of birth, sex, pregnancy, age, familial status, handicap or disability, or without the regard to actual or perceived sexual orientation, gender identity, marital status, disability or the use of a guide or support animal because of blindness, deafness or any physical handicap of the user or because the user is handler or trainer of support or guide animals or because of the handicap or disability of an individual with whom the person is known to have a relationship or association.

A. Redeemer Village complies with **HUD's Equal Access Rule,** intended to ensure that HUD's core housing programs are open to all eligible individuals regardless of actual or perceived Sexual Orientation, Gender Identity or Marital Status.

B**.** Redeemer Village certifies that all otherwise eligible families, regardless of marital status, sexual orientation, or gender identity, will have the opportunity to participate in HUD housing.

C. Redeemer Village and its affiliates comply **with Section 504 of the Rehabilitation Act of 1973, The Fair Housing Act Amendment of 1988 and Title VI of the Civil Rights Act of 1964**.

D. **Policies to Comply with Limited English Proficiency.** Redeemer Village shall take all appropriate steps to ensure effective communication with applicants, residents, and employees with disabilities and shall furnish appropriate auxiliary aides when necessary to effectively communicate with the person with a disability and persons with Limited English Proficiency. Examples of appropriate auxiliary aides include, but are not limited to, qualified interpreters, sign language interpreters, assertive listening systems, and readers, use of taped materials, and material in Braille or in other languages. If an applicant, resident, employee, or member of the public needs written material in one of these forms or would like to use the services of an interpreter he or she should make that request to the 504/ADA Coordinator at least five (5) business days prior to the meeting or when the materials are needed.

The request should state the format that is most acceptable to the requestor.
Redeemer Village will pay for all services and materials associated with the request. However, Redeemer Village will not pay for materials intended only for personal use, such as typewriters, computers, or other assistive technology not related to the meeting or documents requested.
If a request is denied for any reason or an unacceptable alternative is offered, the requestor may request an informal hearing or formal Grievance Hearing by following the procedures set forth in Management's grievance procedure.
Redeemer Village complies with the new regulations published in the Federal Register February 2012, intended to ensure that HUD's core housing programs are open to people regardless of: Sexual Orientation, Gender Identity, and Marital Status. Furthermore, Redeemer Village certifies that all otherwise eligible families, regardless of marital status, sexual orientation, or gender identity, will have the opportunity to participate in HUD housing.

E. **Policies to Comply with Violence Against Women Act.** Redeemer Village complies with the Violence Against Women and Department of Justice Reauthorization Act of 2005 (Public Law 109-162) as well as the technical corrections to the VAWA (Public Law 109-271). This law offers guidance protecting against evictions or denial of housing based on domestic violence, dating violence, or stalking.
Redeemer Village understands that, regardless of whether state or local laws protect victims of domestic violence, rape, dating violence, sexual assault of stalking, people who have been victims of violence have certain rights under the Violence Against Women Act. If any resident wishes to exercise the protection provided in the VAWA he/she should contact Management immediately. Redeemer Village is committed to ensuring that the Privacy Act is enforced in this and all other situations.
Redeemer Village will not assume that any act is a result of abuse covered under the Violence Against Women Act. To receive the protections outlined in the VAWA, the applicant /resident must specify that he/she wishes to exercise these protections. Applicants at the time of the initial eligibility determination will be given the VAWA HUD 5382 and HUD 5380.

F. **Certification and Confidentiality of VAWA.** Redeemer Village responds to a claim of a protected status under the VAWA, Redeemer Village will request, in writing if appropriate, that an individual document the occurrence of the domestic violence. The individual claiming rights under the VAWA has the option to complete, sign, and verify his/her status as a victim of domestic violence. The residents will have 14 days to submit the form or provide another form of documentation.
Redeemer Village understands that the delivery of the certification form to the resident via mail may place the victim at risk, e.g., the abuser may monitor the mail. Therefore, to mitigate risks, Redeemer Village will work with the resident in making acceptable

delivery arrangements, such as inviting them into the office to pick up the certification form or making discreet arrangements.

If the resident received or attempted to receive assistance in addressing domestic violence, dating violence or stalking from a federal, state, tribal, territorial jurisdiction, local police or court, the resident may submit written proof of this outreach to management.

1. The victim may submit either of the following:
   a. A federal, state, tribal, territorial, or local police record or court record; or Documentation signed, notarized and attested to by a professional (employee, agent, or volunteer of a victim service provider, an attorney, medical personnel, etc.) from whom the victim has sought assistance in addressing domestic violence, dating violence or stalking or the effect of the abuse. The signatory shall attest under penalty of perjury (28 U.S. C §1746) to his/her belief that the incident in question represents bona fide abuse, and the victim of domestic violence, dating violence or stalking has signed or attested to the documentation.
2. Redeemer Village will carefully evaluate abuse claims as to avoid conducting an eviction based on false or unsubstantiated accusations.
3. The identity of the victim and all information provided to Redeemer Village relating to the incident(s) of abuse covered under the VAWA will be retained in confidence. Information will not be entered into any shared database nor provided to a related entity, except to the extent that the disclosure is requested or consented to by the victim in writing; required for use in an eviction proceeding or termination of assistance; or otherwise required by applicable law.
4. Redeemer Village will retain all documentation relating to an individual's domestic violence, rape, dating violence, sexual assault or stalking in a separate file that is kept in a separate secure location from other applicant/resident files.

III. Application Process

A. Applicants can request applications by calling (215) 947-8168 for the application to be mailed or visit https://www.redeemerseniorliving.org/affordable-housing website for the application. Applications are only accepted by mail to the Redeemer Village Management Office, 1551 Huntingdon Pike, Huntingdon Valley, PA 19006.

B. The application packet will contain: the application cover letter, the application, HUD Form 92006(Emergency Contact Information), Declaration of Citizenship declaration, and Verification Consent form.

C. Applications will be placed on the waiting list according the date and time stamp the application was received.

IV. Waiting List Procedures

A. Redeemer Village will maintain a current and accurate applicant waiting list. The applicant waiting list will remain open until further notice. Applications will be dated and time stamped from when received by US Mail, Federal Express, etc. Applications sent by email, fax or hand delivered to the office will not be accepted.

B. Applicants who are currently not eligible due to over income solely based on employment will be permitted to remain on the waiting list. Until such time tenancy will be permitted with proof of termination of employment.

C. Applicants will be interviewed, in date and time order, to verify eligibility when it is anticipated that an apartment will be available within 12 months.

V. Waiting List Asset Limitation

Redeemer Village must deny admission of an applicant if they are determined to not meet the requirements of the asset limitation as listed below.

A. **Applicant(s) Net Family Assets that exceed $100,000, as adjusted annually for inflation**. Family Assets are defined as net cash value of all assets owned by the family, after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of investment, except as excluded below:

- The value of necessary items of personal property.
- The value if all non-necessary items of personal property with a total combined value of $50,000 or less, annually adjusted for inflation.
- The value of any account under a retirement plan recognized as such by the IRS including Individual Retirement Accounts (IRAs), employer retirement plans (e.g., 401 K, 403B and retirement plans for self-employed individuals.
- The values of the real property that a family does not have the effective legal authority to sell in the jurisdiction in which the property is located. Example of this included but are not limited to: co-ownership situations (including situations where one owner is a victim of domestic violence), where one party cannot unilaterally sell the real property; property that is tied up in litigation; inherited property in dispute.
- Any amounts covered in any civil action or settlement based on a claim of malpractice, negligence or other breach of duty owed to a family member arising out of law that resulted in a member of the family being a person with disabilities.
- The value of any Coverdell education savings account under the section 530 of the IRS code of 1986; the value if any qualified tuition program under section 529 of such code; and the amount in, contributions to, and distribution from and ABLE account authorized under section 529A of such code.

- The values of any “Baby Bond”: account created, authorized or funded by the federal state or local government (money held in trust by the government for children until they are adults.
- Interest in Indian Trust Land.
- Equity in a manufactured home where the family received assistance under 24 CFR Part 982.
- Equity in property under the Homeownership Option for which a family received assistance under 24 CFR Part 982.
- Family self-sufficiency accounts.
- Federal tax refunds or refundable tax credits for a period of 12 months after the receipt by the family.
- The full amount of assets held in an irrevocable trust.
- The full amount of asset held in a revocable trust where a member of the family is the beneficiary, but the grantor/ owner and trustee of the trust is not a member of the participant family or household.

B. Real Property that is suitable for occupancy. Real property means “real property as provided under the State law in which the property is located.” Applicants that have a present ownership interest in, a legal right to reside in, and the effective legal authority to sell a property (based in laws of the State or locality in which the property is located. However, there are several exemptions to the real property restrictions, discussed below.

1. In determining whether the applicant(s) owns real property that would make them out of compliance, Redeemer Village may rely on self-certification both at the time of admission and reexamination from the applicant stating that they do not have any present ownership interest in any real property, and will request certification of the family’s legal right to reside, in and the effective legal authority to sell any real property.
2. If the applicant certifies that they do have any present ownership interest in real property, Redeemer Village may take it as sufficient to determine the family is not out of compliance with the real property restriction. However, if the applicant owns real property, Redeemer Village must seek third party verification of the family’s legal right to reside in the property, the effective legal authority to sell the property, and whether the property is suitable for occupancy by the applicant as a residence.

   Note:Ownership of real property is relevant to the asset limitation in 2 distinct ways:

   a. If the applicant (s) has an ownership interest in real property, that interest may cause the family’s net family assets to exceed $100,000 (adjusted for inflation), which causes the family's net assets to exceed $100,000 (adjusted for inflation), in which case the applicant is not complaint.

b. If the applicant(s) has a present ownership interest in, a legal right to reside in, and the effective legal authority to sell a property that is suitable for occupancy by the applicant(s) as a residence, then the applicant in not in compliance. There are several exemptions to the real property ownership interest does not by itself render the applicant out of compliance with the asset limitation. However, those exemptions do not indicate that such real property is excluded from the net family assets in the definition it may be included in net family assets. If the value of that real property bring the net family assets above $100,000 (as adjusted for inflation), the applicant will not be in compliance.

3. Redeemer Village will enforce the applicant(s) assets that exceed $100,000 (as adjusted) or ownership of disqualifying real property require denial of assistance.

VI. Interview and Screening Process

A. Applicants will be asked to provide Social Security card, Proof of Birth, Driver's License or Photo State ID, current Social Security Award Letter, Pension(s) Income letter, pay stubs, 6 most recent bank statements of all asset types, and most recent filed Federal Tax returns at the time of the interview.

B. Applicants will be asked to authorize a criminal background check. If applicants have an unfavorable criminal background check will be given 30-day notice to respond to the findings to the Redeemer Village Occupancy Office.

VII. Eligibility Requirements

A. **Citizenship Disclosure:** By law, only US citizens and eligible non-citizens may benefit from federal rental assistance. All family members, regardless of age, must declare their citizenship status. All applicants will be treated equally when administering the restriction on assistance to non-citizens as outlined in Section 214 of the Housing and Community Development Act of 1980 as amended - Restriction of Assistance to Non-Citizens. In implementing the Restriction on Assistance to Non-Citizens, including pro-rated assistance-if applicable, Redeemer Village will follow the procedures set forth in HUD Handbook 4350.3 REV1, 3-12.

B. **Date of Birth:** Dates of birth must be disclosed for all household members. Acceptable forms of proof of date of birth are: birth certificate, baptismal certificate, Social Security Administration Benefit Letter, Census document showing age, valid passport, Naturalization certificate.

C. **SSN Disclosure Requirements:** All households receiving assistance or applying to receive assistance will be required to provide a Social Security Number and adequate documentation necessary to verify that number. This rule applies to all household members including live-in aides, foster children and foster adults.

D. **Exemptions to a Disclosure of Social Security Number:** The Social Security Number requirements do not apply to:
   - Individuals who do not contend eligible immigration status. When applicants and residents are required to declare their citizenship status, the existing regulation pertaining to proration of assistance or screening for mixed families must continue to be followed.
   - Individuals age 62 or older as of January 31, 2010, whose initial determination of eligibility began before January 31, 2010.

E. **SSN Documentation:** Adequate documentation means a Social Security card issued by the Social Security Administration (SSA) or other acceptable evidence of the SSN such as:
   - Original Social Security Card
   - Original document issued by a federal or state government agency contains the name, SSN, and other identifying information of the individual
   - Driver's license with SSN
   - Identification card issued by a federal, state, or local agency, a medical insurance provider, or an employer or trade union
   - Earnings statements or payroll stubs
   - Bank statements
   - Form 1099
   - Benefit award letter
   - Retirement benefit letter
   - Life Insurance policy
   - Court Records

F. **SSN Requirement for Applicants:** For eligibility purposes, applicants do not need to provide verification of a Social Security Number for household members to be placed on the waiting list; however, applicants must provide adequate documentation to verify each Social Security Number for all non-exempt household members before they can be housed. The applicant who has not disclosed and provided verification of SSNs for all household members must disclose and provide verification of SSN's for all household members to the owner within 90 days from the date they are first offered an available unit. If management determines that the applicant is otherwise eligible to participate in a program, the applicant may retain its place on the waiting list for the 90-day period from the date they are first offered an available unit but cannot become a tenant until they can provide the documentation referred to above. After 90 days, if the applicant has been unable to supply the required SSN and verification documentation, the applicant should be determined ineligible and removed from the waiting list.

G. **Children under the age of 6 years added to "applicant" household**: If a child under the age of 6 years is added to "applicant: household within the 6-month period prior to the household's date of admission, the applicant may become a tenant, so long as the SSN documentation required above is provided to management within 90 calendar days from the effective date of the Move-In certification. Redeemer Village will grant an extension of one additional 90-day period if they determine that, in its discretion, the applicant's failure to comply was due to circumstances that could not reasonably have been foreseen and were outside the control of the assistance applicant. Examples include but are not limited to: delayed processing of the SSN application by the SSA, natural disaster, fire, death in family, etc. During this time period, the child is to be included as part of the household and will receive all the benefits of the program in which the child is involved, including the dependent deduction. An interim recertification must be processed once the household discloses and provides verification of the SSN for this individual. If a family fails to produce the SSN documentation within required time period assistance will be terminated as per **HUD Handbook 4350.3, REV-1 paragraph 8-13.A.6.**

H. **SSN Requirement for Tenants:**

1. Adding new member who has an assigned SSN:
   When a tenant requests to add a new household member who is at least 6 years of age, or is under the age of 6 and **has an assigned SSN**, the tenant must provide the following to management at time of the request, or at the time of processing an IR or AR of family composition that includes the new member(s):
   a. Complete and accurate SSN; AND
   b. Any of the SSN documentation referred to above.
2. **Adding new member under the age of 6 and has not been assigned a SSN:**
   When a tenant requests to add a new member who is at least 6 years of age, or is under the age of 6, and **has not been assigned a SSN**, the tenant shall be required to provide the complete and accurate SSN assigned to each new child and the documentation referred to above within 90 calendar days of the child being added to the household. Redeemer Village shall grant an extension of one additional 90-day period if, in its discretion, determines that the tenant's failure to comply was due to circumstances that could not have reasonably been foreseen and were outside the control of the participant. During the period that Redeemer Village is awaiting documentation of a SSN, Redeemer Village shall include the child as a part of the assisted household and the child shall be entitled to all the benefits of being a household member. If, upon expiration of the provided time

period, the tenant fails to produce the SSN documentation, management will terminate assistance.

3. **Assignment of new SSN:** If a member of the household has been assigned a new SSN, the tenant must submit the following to Redeemer Village at either time of the receipt of the new SSN; at the next interim or regularly scheduled reexamination or recertification of family composition or income, or other reexamination or recertification; or at such earlier time specified by management; Complete an accurate SSN and any of the SSN documentation referred to above.

I. **Student Eligibility Student Rule**: Student eligibility is determined at move-in/initial certification and at each annual certification. Student eligibility may also be reviewed at interim recertification if student status has changed since the last certification.

A student who is otherwise eligible and meets screening requirement is eligible for assistance if the student meets the criteria indicated below. Section 8 assistance shall be provided to any individual who is enrolled as either part-time or full-time student at an institution of higher education for the purpose of obtaining a degree, certificate, or other program leading to a recognized education credential: when the student is:

1. Is living with his or her parents who are receiving Section 8 assistance.
2. Is individually eligible to receive Section 8 assistance and has parents who are income eligible to receive Section 8 assistance;
3. Is a veteran of the United States military;
4. Is married;
5. Has a dependent other than a spouse (e.g. dependent child);
6. Is at least 24 years of age
7. Is a person with disabilities, as such as term is defined in section3(b)(3)§ of the 1937 Act and was receiving assistance under section 8 of the 1937 Act as of November 30, 2005
8. Is classified as Independent student such as Vulnerable Youth; A student meets HUD's definition of a Vulnerable Youth when
   a. The individual is an orphan, foster care, or a ward of the court or was an orphan, in foster care, or a ward of the court at any time when the individual was 13 year of age or older
   b. The individual is, or was immediately prior to attaining the age of majority, an emancipated minor or in legal guardianship as determined by a court of competent jurisdiction in the individual's State of legal residence
   c. The individual has been verified, during the school year in which the application is submitted, as either an unaccompanied youth who is homeless child or youth (as such terms are defined in section 725 of the McKinney-Vento Homeless Assistance Act) 42 U>S.C.11431 et seq.), or as unaccompanied, at risk of homelessness, and self-supporting, by:

i. A local education agency homeless liaison, designed pursuant to the McKinney Vento Homeless Assistance Act
ii. The director of a program funded under the Runaway and Homeless Youth Act or a designees of the director
iii. The director of a program funded under subtitle B of title IV of the McKinney-Vento Homeless Assistance Act (relating to emergency shelter grants) or a designee of the director
iv. A financial aid administrator

9. The individual is a student for whom a financial aid administrator makes a documented determination of independence because of other unusual circumstances.

If a student does not meet the eligibility criteria above, but can prove independence from parent under HUD Rules, then the student would meet HUD's student eligibility criteria. Please see property staff if you need additional information about proving independence from parents. If an ineligible student applies for or is a member of an existing household receiving Section 8 assistance, the assistance for the household will not be prorated but will be terminated.

J. **EIV and verifications:** Written documentation from third parties will be reviewed to verify that each applicant meets the income and applicable disability requirements. Redeemer Village is required to verify that each applicant meet the income and applicable disability requirements. Redeemer Village is required by HUD to use HUD's web based electronic income verification system when verifying the employment and income of applicants. This system ensures that discrepancies in assisted housing rental determination are identified and corrected. The following methods of verification acceptable to HUD are as follows and listed in order of priority:
1. Up-front income verification (UIV)
   - Using HUD's EIV system for tenants (not available for applicants) **(Mandatory)**
   - UIV using non EIV systems (**Optional)**
2. Third party verification from source **(Written)**
3. Third party verification from source **(Oral)**
4. Family Certification

K. **Income Limits:** Redeemer Village only accepts applicants up to HUD's low income limit in conjunction with PA Housing Finance Agency's 50% of median income. These limits are updated by HUD and the PA Housing Finance Agency and posted in the Redeemer Village Management Office for the appropriate household size. The maximum household size is 2 household members.
1. Income Targeting Requirements: When assigning units, Redeemer Village will make at least 40% of the assisted available units available in each fiscal year to families

whose incomes do not exceed 30% of their median income (“extremely low-income”) granted to families with Extremely Low - Income in accordance with statutory requirements that at least 40% of all covered units leased to extremely low-income families.

2. Method: The Occupancy Office will chart every new resident’s income level for that ongoing fiscal year to maintain at least the minimal 40% Extreme Low limit is maintained. Additionally, 10% of the project must have residents in the 20% Income limit. Compliance will be monitored in the computer software maintaining the waiting list. Compliance will be achieved by alternating between the first extremely low income applicant on the waiting list and the applicant at the top of the waiting list.

VIII. Waiting List Process

A. The Application: Redeemer Village will advertise in accordance with HUD-approved Affirmative Fair Housing Marketing Plan. The waiting list remains open on a rolling basis. Applications are available on the website according to the HUD-approved Affirmative Fair Housing Plan or an application packet will be mailed to them directly. Additionally, Redeemer Village will accommodate person with disabilities who cannot utilize the preferred application process, by providing alternative methods of applications in-take.
Data requested on the waiting list must include the following data from the application:

1. Date and time stamped the applicant applied
2. Name of applicant(s)
3. Annual income level (used to estimate levels for income targeting)
4. Identification of the need for an accessible unit, including the need for accessible features
5. Preference status are those who are below 30% income limit in order to maintain the QWARA requirement

B. **Maintaining Waiting List**

1. Waiting list will be updated annually by mail to all names on the waiting list.
2. If the household composition of an applicant on the waiting list changes.

C. **Waiting List Process**

1. Applicants will be interviewed, in date and time order to verify eligibility when it is anticipated that an apartment will become available within 12 months.
2. If eligible, applicant will be moved to the waiting list and notified by mail. Waiting list order is determined by the order of the applicant’s list.
3. Applicants requesting an accessible unit will be placed on the accessible unit list and given priority to the next available accessible unit.
4. If not eligible due to the **Asset Limitation exceed $100,000, as adjusted annually for inflation or Real Property that suitable for occupancy,** applicant will be removed from the applicant list and notified by mail. The reason for rejection will be

detailed and an opportunity for appeal will be given. Appeal must be received in the management office within 14 days from the date of rejection.

5. When the applicant moves to the top of the waiting list the next available apartment will be offered.
6. If an applicant at the top of the waiting list chooses not to accept the apartment they will be moved to the bottom of the waiting list. If the applicant accepts an offer for an apartment and declines prior to move in they will be moved to the bottom of the applicant list, unless there are extenuating circumstances and approved by management. The applicant may appeal the decision. Appeal must be received in the management office within 14 days from the date of rejection.

D**. Removal of Applicant from the Waiting List:** An applicant will be removed from the waiting list as follows:

1. The applicant no longer meets the eligibility requirements for the property or program;

2. The applicant has a failed criminal background check.
3. Mail sent to the applicant's address is returned as undeliverable or a contact phone number is disconnected.
4. The unit that is needed-using family size as the basis- changes and no appropriate size unit exist on the property.

E. **Criminal Background Check**: Program eligible applicants will be screened to determine if they are likely to meet the requirements of tenancy. Law enforcement records will be reviewed and references may be requested from previous landlords, banks, credit agencies, and persons. All applicants will provide reference from their previous housing provider. All applicants will be screened through a data base that checks for Lifetime Sex Offenders in all states where an applicant household member have resided in their adult life.
The objective of our resident selection criteria is to effectively screen program eligible applicants to determine whether they, with or without supportive services, can or will:

1. Pay rent and other fair charges on a timely basis pursuant to the lease agreement
2. Respect and avoid damaging site property and the property of others
3. Avoid interfering with the rights of others and health, safety, and peaceful enjoyment of the premises
4. Avoid criminal activity, including drug-related criminal activity; and,
5. Comply with all necessary and reasonable rules of the building with all health and safety codes. Both live-in aides and new additions to the tenant household must be screened for drug abuse and other criminal activity by applying the same criteria for screening as other applicants

F. **All program applicants must qualify under the following resident criteria:**

1. Personal History - Person with a history of disturbing neighbors, interfering with housing management, destruction of property, violent acts, or any conduct that might constitute danger or disruption to the health, safety, or enjoyment of other residents will be rejected
2. Background Screening and Eviction Rule - Criminal Background screening is performed in a manner that is reasonably, consistent, and complies with Fair Housing laws. Screening is used to help ensure that households admitted to a property will abide by the terms of the lease, pay rent on time, take care of the property and unit, and allow all residents to peacefully enjoy their homes

G. **Admission is prohibited if:**

1. An applicant or household member who was evicted from Federally Assisted Housing for drug-related criminal activity within 10 years. There are two exceptions to this provision:
   a. The evicted household member has successfully completed an approved supervised drug rehabilitation program; or
   b. The circumstances leading to the eviction no longer exist (e.g. the household member no longer resides with the applicant household).
2. Any household member is currently engaging in illegal use of a drug or for which Redeemer Village has reasonable cause to believe that a member's illegal use or pattern of illegal use of a drug may interfere with the health, safety, and right to peaceful enjoyment of the property by other residents
3. Any household member is subject to a lifetime registration under a State Sex Offender Registration Program
   a. Must conduct mandatory screening for this in the state where any household members resided in adult life
4. Any household member, if there is reasonable cause to believe that member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety, and right to peaceful enjoyment by other residents. The screening standards must be based on behavior, not the condition of alcohol or alcohol abuse.
5. Criminal Record- Criminal record checks shall be completed before any applicant is approved for tenancy. Applicants, in their Application package, should have signed and return Authorization for Criminal Records Check.

Redeemer Village screens all applicants and household members 18 year of age and older (adult members), additionally; both live–in aides and new additions to the tenant household must be screened for drug abuse applicants. If the applicant, Live-in Aide or an adult household member has been convicted of a crime, the following policy applies, and admission is prohibited if:

- **AT ANY TIME IN THE PAST OF**:
  Murder, Manslaughter, Rape, Sexual Offenses, Armed Robbery, and Arson.
- **WITHIN THE 10 YEARS OF THE DATE OF OFFENSE**:
  Illegal Manufacture of controlled substances
  Illegal sales or use of controlled substances
  Crimes that resulted in damage to persons or property.
  Vehicular homicide
  Theft
  Stalking
  Assault

H. **Existing Tenant Search:** Applicants will be screened thru the Enterprise Income Verification (EIV) system's Existing Tenant Search. EIV queries both Multifamily Housing and Public Indian Housing locations to determine if any member is currently receiving rental assistance. If the applicant is determined to be residing at another subsidized property, Redeemer Village will discuss this with the applicant, giving the applicant an opportunity to explain any circumstances relative to his/her being assisted at another location. Redeemer Village will also follow-up with the respective Public Housing Authority or Owner/Agent landlord to confirm the individual's program participation status before admission. If applicant meets all required eligibility requirements, management will coordinate move-out dates with the owner/agent of the property at the other assisted property.

I. **Reasonable Accommodation and Consideration of Mitigating Circumstances:** Throughout the resident screening procedure, applicants with disabilities are entitled to reasonable accommodations in rules, policies or services and/or reasonable modification of existing premises that may be necessary to afford equal opportunity. A log of reasonable accommodation requests and actions taken should be maintained. If an applicant is certified as program eligible, the applicant must then meet the screening criteria of:

1. Criminal History
2. Applicants can meet the requirement of tenancy with or without the assistance of:
   a. An aide, attendants or other outside support service
   b. The provision of reasonable accommodation; and or
   c. A reasonable modification of the premises
   Services are provided on an individual basis to be facilitated by the consumer and negotiated with The Department of Aging supplying agency. In addition, in reviewing the above categories of information and determining whether an applicant can meet the requirements of tenancy and comply with the reasonable rules of the facility, Redeemer Village shall consider mitigating or extenuating circumstances. However, a unit will not be made available to an individual whose tenancy would constitute a direct threat to the health or safety of other individuals or whose tenancy would result in substantial physical damage to the property of others.

3. Assistance animals are permitted if they are animals that work, provide assistance, or perform task for the benefit of a person with a disability or animals that provide emotional support that alleviates one or more identified symptoms or effect of a person's disability

Any request for further information should be directed to the Occupancy Office.

If a tenant household is being moved to a different unit as a reasonable accommodation to a household member's disability, then the owner must pay for the move unless doing so would constitute an undue financial administrative burden

IX. Applicant Rejection and Appeal

A**. Grounds for Rejection**

1. Not program eligible.
2. Failing or refusing to verify program eligibility material.
3. Fails to pass the property screening criteria, or
4. Intentionally submitted false or misleading information relevant to a determination of eligibility or the ability to satisfy the obligation of tenancy.
5. The Social Security Number requirements do not apply to the individuals age 62 and older as January 31, 2010, whose initial determination of eligibility had begun before January 31, 2010.
6. Failure or refusal to sign the HUD Form 9887-Notice and Consent for the Release of Information and/or HUD form 9887A- Applicant's/Tenant's Consent to the Release of Information.
7. Household has characteristics that are not appropriate for the specific type of unit available at the time, it has a family size not appropriate for the unit size that are available; **Note**: In such cases, the owner may deny the applicant admission to a specific unit, but the applicant may continue to wait for another unit.
8. Includes family members who did not declare citizenship or non-citizenship status, or sign a statement electing not to contend non-citizens' status. However, Redeemer Village should permit families to revise their application to excluded proposed family members who do not declare citizenship or eligible non-citizens' status.

B. Procedure

1. Rejected applicants shall receive written notice of the reason(s) for their rejection and be advised of 14 days to respond in writing or other acceptable format if the applicant/resident is unable to communicate his or her request in writing due to a disability to request a meeting to discuss the rejection.
2. Redeemer Village has the right to deny admission to applicant if the criminal background check indicates the applicant provided false information, if the determination is made by either the PHA or owner to deny admission to applicant, the entity making their determination must

   a. Notify the applicant of the proposed denial of admission.

b. Provide the subject the record and the applicant with a copy of the information the action is based upon.
c. Provide the applicant with an opportunity to dispute the accuracy and relevance of the information obtained from any law enforcement agency.

3. Any meeting with the applicant or review of the applicant's written response shall be conducted by a member of staff other than the initial decision maker for the rejection decision.
4. After the applicant meets Redeemer Village to discuss the rejection, Redeemer Village must give the applicant a written final decision maker for the rejection decision.
5. If the rejected applicant does NOT request review of the rejection decision within the allotted time period, a closure letter shall be mailed confirming the rejection.
6. If, through this appeal process the applicant is found to be eligible the applicant will be placed back on the waiting list in his or her original places based on date and time of the application filing.
7. For all rejected applicants, the following documents shall be maintained for at least 3 years:
   a. Application
   b. HUD form 92006 completed by applicant
   c. Initial Rejection letter
   d. Any applicant reply
   e. Owner's final response
   f. All interview and verified information in which the rejection was based.

X. General Occupancy Standards to Determine Number of Bedroom

One Bedroom 1-2 person per bedroom.

XI. Changes on Household Composition/Unit Transfers

The household must request, in writing or other acceptable format if applicant/resident is unable to communicate his or her request in writing due to a disability, a transfer to a different unit if eligible. Transfers shall be recorded based on date and time the household requires or requested for a transfer and tracked on a manual waiting list. When a vacancy occurs, the Occupancy Office shall determine if a transfer is warranted before the processing to the applicant waiting list to select an applicant for a vacancy unit. Any changes in household composition must be reported immediately to Redeemer Village. The determining factors for transfers can be;

1. A change in the number of occupants in the household that would exceed the current occupancy standards for the unit; or
2. A change in the number of occupants in the household that would be below the current occupancy standards for the units or
3. A certified Medical reason received from a doctor; or

4. The need for an accessible unit or reasonable accommodations; or
5. The need for a different subsidy program covered by another unit.
6. Rent and all other charges must be current and there can be no outstanding lease violations.
7. A change in Family Composition.
   When a change in family composition is reported and adult children are eligible to move in after initial occupancy, their admission will only be considered if they are essential for the care and well-being of the elderly tenant(s). They are considered a part of the family, and their income MUST be counted. Additionally, their tenancy will terminate the same day the elderly tenant's tenancy terminates.

If a tenant household is being moved to a different unit as reasonable accommodations due to a household's member's disability, the owner must pay for the move unless doing so would constitute an undue financial and administrative burden.

XII. Annual Recertification

A. Redeemer Village must conduct a recertification of the Redeemer Village tenants' household income and composition at least annually. Redeemer Village tenants must supply information when requested by Redeemer Village and or HUD for use in a regularly scheduled recertification.

B. Redeemer Village tenants must sign consent forms and asset declaration forms in addition tenants are to report family income not provide by the EIV system, value of family assets, expenses related to deductions from annual income. Annual Recertification must be completed by the tenant's recertification anniversary date.

C. Redeemer Village must inform tenants, through written notices, about the tenants' responsibility to provide information about changes in family income or composition necessary to properly complete an annual recertification.

1. **Initial Notice -** is given on the signing of the lease and at each recertification. Redeemer Village will provide an Initial Notice to the tenant.
2. **First Reminder Notice -** Redeemer Village owner, must provide Redeemer Village tenants with a reminder notice at least 120 days prior to the recertification date anniversary date.
3. **Second Reminder Notice -** Redeemer Village must provide a 2nd reminder notice approximately 90 days prior to the tenant recertification anniversary date informing Redeemer Village tenant that their recertification information is due.
4. **Third Reminder Notice -** Redeemer Village must provide a 3rd reminder notice for the resident does not respond 60 days prior to the tenant recertification anniversary date.

Recertification processing should be completed by the recertification anniversary date. However, there may be circumstances when delays encounter while processing a recertification anniversary date that prevent its completion in time to provide a resident with a notice 30 days prior to the anniversary date. Redeemer Village and HUD has established specific procedures regarding the timing of changes listed below.

D. Timely Completing of Recertification Process

Timely completion of the recertification process occurs when all steps regarding the Initial Notice, 1st Reminder, 2nd Reminder and the 3rd Notices are completed prior to the tenant's recertification anniversary date. Timely completion includes issuing the required 30-day notice of a rent change and timely delivery of the three reminder notices as shown in.

E. Limited Enforcement on Asset Limitation

Redeemer Village Management with respect to the application of all families who are found to be out of compliance due to the asset limitation at annual or interim recertification will be provided the same opportunity to comeback into compliance. Families will have to demonstrate they have cured non-compliance with the asset limitation.

If the family household at time of Annual Recertification or Interim reexamination, has net family assets that exceed $100,000 as adjusted annually for inflation, the household or real estate has no more than 6 months from their Annual Recertification or Interim to cure the asset(s). Redeemer Village's written policy of limited enforcement on asset limitation that all families would have up to, but no longer than, six months to demonstrate that they have come back into compliance or cured the issue. If the family demonstrates they have come back into compliance within that period, Redeemer Village would not initiate termination of subsidy or eviction proceedings.

1. Curing Process in cases of a reasonable accommodation family may be afforded more than 6 months to comply.
2. Redeemer Village begins recording the curing process at time the time of reexamination, is effective and has no more than 6 months to cure.

F. Curing Non-Compliance

What families must do to cure noncompliance depends on why they are out of compliance. Residents can cure noncompliance by removing prohibited assets. For example, selling real property or bringing down assets below $100,000(as adjusted for inflation). However, the value of assets disposed of for less than market value.

a. Real property - When the resident declares that they have ownership / interest in real property, the Redeemer Village must determine if that property qualifies for an exemption as listed below in the Real Property section. If the family represents ownership interest in real property. It does not mean the family is out compliance with the asset limitation. Third party documentation will be used to verify the disposition of a family real property may vary by a family's circumstance and the locality in which the real property is located.

b. A family with more than $100,000 (adjusted for inflation), they can cure noncompliance.

G. Real Property

At admission and at reexamination, Redeemer Village is enforcing the asset limitation, including limited enforcement, and a family declares that they have a present ownership interest in real property, then Redeemer Village must determine if the property qualifies for an exemption as described in "The Real Property Exemptions":

1. Any property for which the family is receiving assistance under 24CFR 982.6200 or any property for which the family is receiving assistance under the Homeownership Option in 24CFR Part 982.
2. Any property jointly owned by a family member who does not live with the family but who resides at the jointly owned property.
3. Any property owned by a family that includes a person who is a victim of domestic violence, dating violence, sexual assault, or stalking, as those terms are defined in 24 CFR Part 5. When a family request an exemption from real property limitation on this basis, Redeemer Village accepts self-certification and follow the confidentially and documentation – request requirements.
4. Any property that the family is offering for sale. Documentary evidence of the sales process could include, for example, a contract with a real estate agent or a current real estate listing.
5. The real property restriction applies only when the family has the legal right to reside in the real property. Whether a family has the legal right to reside in a property may be dependent on state and local law. The family may own real estate that they may not legally reside in.
6. The real property restriction applies only when the family has the legal authority to sell the real property, based on the laws of state or locality in which the property is located. Whether a family has the legal right to reside in a property may be dependent on state and local law. The family may own real estate that they are not legally they may not reside in.
7. The real property restriction applies only when the family has the effective legal authority to sell the real property, based on the law of the state or locality in which the property is located.
8. A property will be considered suitable for occupancy unless the family demonstrates that the real property meets one of the following conditions:
   a. The property is not capable of meeting the disability-related needs of all members of the family. Documentary requirements to establish disability related needs must comply with applicable requirements to establish disability related needs must comply with applicable fair housing and civil rights requirements.
   b. The property is not sufficient for the size of the family. Redeemer Village Occupancy's standard will be used as determination.

c. The property is geographically located so that it creates a hardship for the family. Redeemer Village is not more than 50 miles from work or school, and or time from home.
d. The property is not safe to reside in because of its physical condition. Unsafe property conditions could include external circumstances or environmental factors outside the control of the family. The property may be deemed not suitable for occupancy if the alteration that would be needed to make it safe to live in are cost prohibitive.
e. The family does not have the legal right to reside in the property.

If Redeemer Village finds that any of these four things are true, then the family's present ownership interest in the real property does not itself mean the family is out of compliance with the asset limitation. This type of third - party documentation that will be used to verify the disposition of a family's real property may vary by a family circumstances and the locality in which the real property is located.

H. Assets Over $100,000

Families with asset may bring their assets below the threshold in several ways.

1. The family could purchase something that is not counted among net family assets.
2. A family may cure the non-compliance assets by moving the assets such that they are no longer counted among net family assets, so long as doing so it is not counted as disposing of assets for less than fair market values. For example; transfer funds in to a retirement plan recognized as such by the IRS if the account. Family may be able to move funds into an irrevocable trust for the benefit of the family.

I. Asset Limitation Exception Policy

For all families that meet the definition of extremely low-income at reexamination and are found to be non-compliant with the asset limitation, Redeemer Village will not enforce the asset limitation at reexamination on extremely low-income residents below 30% families will not be subject to termination of subsidy or eviction proceedings due to the noncompliance with the asset limitation at reexamination. All other families not below the 30% income limit at time of recertification will be subject to a limited enforcement and provided six months to cure noncompliance and are subjected to termination of subsidy or eviction proceedings.

J. Non-compliance with the Asset Limitation

Redeemer Village will provide noncompliance asset limitation Redeemer Village residents up to 6 months to cure the asset limitation. Redeemer Village will provide reasonable accommodation for a resident to find suitable housing for an additional month. Redeemer Village, as blended section 8 PBRA and LIHTC program, for participants who are not complaint after the 6 months to cure the asset limitation, will result in the termination of the subsidy of assistance.

XIII. Interims

Redeemer Village to ensure that assisted tenants pay rents commensurate with their ability to pay. Tenants must supply information requested by Redeemer Village or HUD for use in an interim recertification of family income and composition in accordance with HUD requirement. Redeemer Village must conduct an interim reexamination of family income when Redeemer Village becomes aware that family's annual adjusted income has changed by an amount that Redeemer Village estimated will result in a decrease of 10% or more in annual adjusted income or a lower threshold by Redeemer Village. In addition to a decrease in adjusted income to support an interim examination effective January 1, 2024 or later.

- A family member moves out of the unit.
- The family member proposes to move a new member into the unit;
- An adult member who was reported as unemployed on the most recent certification or who has a change in income.

Redeemer Village may not consider any increase in earned income when estimating or calculating whether the family's adjusted income has increased, unless the family has previously received an interim reduction during the same reexamination cycle. Redeemer Village may choose not to conduct an interim reexamination during the last 3 months of a certification period if a family reports an increase in certification within three months of the next annual reexamination effective date. Families who delay reporting income increases until the last three months of their certification period may be subject to retroactive rent increases in accordance Redeemer Village policy is to starting of the increase income change.

Redeemer Village must not process interim for incomes increases that result in less than a 10% increase in annual adjusted income. When the family previously received an interim reexamination of a decrease of annual adjusted income during the same annual cycle. Redeemer Village has the discretion to consider or ignore a subsequent increase in **earned income** increase that result in a 10% increase in annual adjusted income.

XIV. Non-Interim Reexamination Transactions

Families may experience changes within the household that do not trigger an interim reexamination submission to HUD but will still need to be reported in a non-interim reexamination submission to HUD. Redeemer Village must submit a separate, new action code on form HUD 50058/50059 under the following circumstances:

A. Adding or removing a hardship exemption for the child-care expense deduction;
B. Updating or removing in the phased in hardship relief for the health and medical case expense deduction and or reason attendant care and auxiliary apparatus expense deduction.

C. Adding or removing general hardship relief for the health and medical care expense deduction and /or reasonable attendant care and auxiliary apparatus expense deduction.
D. Adding or removing a minimum rent hardship.
E. Adding or removing a non-family member (i.e. live-in aide, foster child, foster adult).
F. Ending a family's EID or excluding 50% (decreased from 100%) of a family member's increase in employment income at the start of the 12-month EID period.
G. Adding a family member and the **increase in adjusted income** does not trigger an interim reexamination under the family rule.
H. Removing a family member and the **increase in adjusted income** does not trigger an interim reexamination under the final rule.
I. Adding/updating a family or household's member Social Security number.
J. Updating a family member's citizenship status from eligible to ineligible or vice versa resulting a change to the family's rent if applicable or updating prorated rent calculation due to the addition or removal of family members in household with an ineligible noncitizen(s).

Redeemer Village families require families to report household composition changes within 30 days for the and must report those changes in **annual adjusted income**. Redeemer Village educates families at Move-in and at least yearly at reexamination their responsibility to report household changes.

XV. Report Changes to Annual Adjusted Income or Household Composition

A. Redeemer Village requires families to report income or household composition changes within 30 days. Redeemer Village will subsequently determine if the change requires an interim reexamination.
B. Redeemer Village requires families to report all changes in the annual adjusted income consistent as educated in Move–in and every Annual Recertification.
C. Redeemer Village is responsible to track all reported changes of a family annual adjusted income ensure that Redeemer Village is correctly processing interim reexamination is accordance with HUD's requirements.
D. **Processing Time for Interim Recertification**
Families may request an interim determination of income or household composition because of any changes since the last determination. While Redeemer Village may decline to conduct an interim recertification of family income if the estimate the family's annual adjusted income will change by less than 10 %, when Redeemer Village conducts an interim reexamination within a reasonable period no longer than 30 days after Redeemer Village becomes aware of the changes in income.

E. **Date of Interim Rent Changes**

1. Changes Reported Timely

If the family has reported a change in family income or composition in a timely manner of within the 30 days of the change according to the Redeemer Village must provide a 30-day advance notice of any rent increase, and such rent increases will be effective the first day of the month beginning after the end of that 30-day period.

If the tenant has complied with the interim reporting requirement and the tenant's rent of anticipated decrease, rent decreases will be effective on the first day of the month after the date of the actual change leading to the interim examination of family income. This means the decrease will be applied retroactively.

2. Changes Not Reported Timely

If the family has failed to report a change in family income or composition in a timely manner within 30 days of the change. Redeemer Village must implement any resulting rent increases retroactively to the first day of the month following the date of the change leading to the interim reexamination of family income. In applying a retroactive change in rent as a result of an interim reexamination, Redeemer Village will clearly communicate in person and a written notice the effect of the retroactive adjustment to the family so there is no confusion over the amount of the rent that is the family's responsibility.

F. An exception to the requirement, Redeemer Village implements resulting rent increases retroactively to the first of the month following the date of the change leading to the interim reexamination exist if Redeemer Village failed to process a family's interim reexamination because the family did not timely report an income decrease.

XVI. Phased-In Hardship Relief

When is a family is eligible for general relief related to health and medical care, expense and reasonable attendant care and auxiliary apparatus expense deduction? To receive general relief, a family must demonstrate that the family's unreimbursed health and medical care expenses or reimbursed reasonable attendant care and auxiliary apparatus expenses increased, or the family's financial hardship is a result of a change in circumstances that would not otherwise trigger an interim reexamination. Relief is available regardless of whether the family previously received an unreimbursed health and medical care expense deduction, unreimbursed reasonable attendant care and auxiliary apparatus expensed deduction are currently received phased-in hardship relied, or were previously eligible for either this general relief or the phased-in relief.

If Redeemer Village determines that a family is eligible for general relief, the family will receive a deduction for the sum of the eligible expenses that exceed 5 percent of annual income. The family's hardship relief ends when the circumstances that made the family eligible for the relief are no longer applicable.

Examples of circumstances constituting a financial hardship may include the following situations:

A. The family is awaiting an eligibility determination for a federal, state, or local assistance program, such as a determination for an unemployment compensation or disability benefits;
B. The family's income decreased because of a loss of employment, death of a family member, or due to a natural or federal/state declared disaster; or
C. Other circumstances as determined by Redeemer Village.

Redeemer Village must promptly notify families in writing of the change on the determination of adjusted income and the family's rent resulting from the application of the hardship exemption will begin and expire and the requirement for the family to report to the Redeemer Village if the circumstances that made the family eligible for relief are no longer applicable. Redeemer Village will give a notice stating that the family's adjusted income and tenant rent will be recalculated upon the expiration of the hardship exemption. Redeemer Village must provide families 30 days' notice of any increase in rent.

Redeemer Village must promptly notify families in writing if they are denied either an initial hardship exemption or an additional 90-day extension of the exemption and the reason of the denial.

Redeemer Village must notify the family if the hardship exemption is no longer necessary and will be terminated because the circumstances that made the family eligible for the exemption are no longer applicable. The notice must state the termination date and provide 30 days' notice of rent, if applicable.

Extension of Hardship Exemption for Additional 90-day period

Redeemer Village may extend hardship exemption for additional 90-day periods if the hardships continue to affect the family. Redeemer Village must obtain third-party verification of the family's inability to pay rent or document on the file the reason that the third-party verification was not available. Redeemer Village must obtain third-party verification prior to the end of the 90-day period.