MID AMERICA MANAGEMENT, INC.

RESIDENT SELECTION CRITERIA
Valleyview Estates

Valleyview Estates operates under the LIHTC Program (Section 42 of the Internal Revenue Code) and the HOME Program.

QUALIFICATION CRITERIA: The following are qualifying criteria for accepting your application to lease from Valleyview Estates. Live-In Caretakers must pass the Criminal Background Check, and their Rental History will be considered. Approved households must meet at least 3 of the 4 criteria (must pass Criminal Background Check):

1. **RENTAL HISTORY:** Must have established good rental history from current landlord and previous landlord (if applicable), or good mortgage payment history if a home or condo owner.
2. **CREDIT HISTORY:** Must have good or acceptable recent credit history, based upon a formal credit check received through our participating credit bureau services.
3. **CRIMINAL BACKGROUND CHECK:** Must pass criminal background check, based on information received through our participating credit bureau services. The following criminal infractions will result in the denial of your application:
    a. **FELONY –** Even if serving deferred adjudication or case pending for the following:
        i. Theft of Property – 10 years from completion of sentence.
        ii. Damage to Property – 10 years from completion of sentence.
        iii. Drug Violation – 10 years from completion of sentence.
        iv. Violence – No time limit.
        v. Injury to Persons – No time limit.
        vi. Sexual Offenses – No time limit.
    b. **MISDEMEANOR –** Even if serving deferred adjudication or case pending for the following:
        i. Theft of Property – 7 years from completion of sentence.
        ii. Damage to Property – 7 years from completion of sentence.
        iii. Drug Violation – 7 years from completion of sentence.
        iv. Violence – No time limit.
        v. Injury to Persons – No time limit.
        vi. Sexual Offenses – No time limit.
4. **CURRENT JOB STABILITY/AFFORDABILITY GUIDELINES:** Must have at least 6 months of work history with current employer/current field, earning at least 2 to 3 times the current rent. Verifiable Social Security, pensions, and other forms of stable income apply towards the affordability guideline test. In this case, current rent refers to the applicant's anticipated portion, excluding amounts to be paid by Section 8.

If an applicant does not meet the qualification criteria above, the use of an approved guarantor or the payment of an additional Security Deposit (equal to one month's rent) will be considered as compensation for a lack of rental, credit, and/or employment history. However, consideration will not be made to compensate for negative history.

CITIZENSHIP DECLARATION: Each applicant must declare in writing whether they are a citizen or national of the United States, and if not, that they are in satisfactory immigration status. All household members must provide a valid social security number or verification of satisfactory immigration status. A child's social security number must be provided by the time the child reaches 6 months in age. Illegal aliens do not qualify for residency.

EQUAL HOUSING OPPORTUNITY

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STUDENTS: Households comprised solely of full-time students must meet one of the following five exceptions in order to qualify:

1. Household consists entirely of single parents and their children, and such parents are not dependents of another individual, and such children are not dependents of another individual other than a parent of such children.
2. Household consists entirely of married individuals who are entitled to file or file a joint tax return.
3. A member of the household is receiving assistance under Title IV of the Social Security Act (TANF).
4. A member of the household is enrolled in and receiving assistance under the Job Training Partnership Act/1998 Workforce Investment Act or under other similar Federal, State, or Local government agency funded programs.
5. A member of the household was previously under the care and placement responsibility of the State agency responsible for administering a plan under part B or part E of title IV of the Social Security Act (received foster care assistance).

To lease a unit participating in the HOME Program, any household member enrolled in an institution of higher education must meet at least one of the following criteria:

1. Is at least 24 years of age; or
2. Is a veteran of the United States Military; or
3. Is married; or
4. Has a dependent child; or
5. Is a person with disabilities and was receiving assistance under Section 8 of the 1937 Act as of November 30, 2005; or
6. Is otherwise individually eligible, or has parents who, individually or jointly, are eligible on the basis of income to receive assistance under Section 8 of the 1937 Act.

INCOME LIMITS: Residency is limited to those households that qualify under the current income limits for Valleyview Estates. The current maximum allowable incomes (by household size) are as follows:

50% INCOME LIMIT	60% INCOME LIMIT
1 Person - $17,850	1 Person - $21,420
2 Persons - $20,400	2 Persons - $24,480
3 Persons - $22,950	3 Persons - $27,540
4 Persons - $25,450	4 Persons - $30,540
5 Persons - $27,500	5 Persons - $33,000
6 Persons - $29,550	6 Persons - $35,460

In addition to standard wages, income includes monies received from many sources such as alimony, child support, pensions, Social Security, unemployment, and asset income. All information on income provided by applicants must be verified before occupancy. This qualification and certification process is completed annually. Failure to comply with the annual recertification process could result in ineligibility.

OCCUPANCY LIMITS: The maximum occupancy limit is 2 persons per bedroom.

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MONTHLY RENT: The monthly rents are limited by HUD and monitored and approved by MHDC. Currently, the monthly rents are:

2 Bedroom - $377.00
3 Bedroom - $485.00

MINIMUM LEASE TERMS: Valleyview Estates is not to be leased on a transient basis. Valleyview Estates has a standard lease term of twelve months.

PET POLICY: Valleyview Estates does allow pets with a limit of one (1) cat (declawed only), one (1) dog, fish, or two (2) birds. See the community's Pet Policy Regulations for complete rules and requirements. The required pet f e e is non-refundable.

APPLICATION FEE: The application fee is **$17.00** per person. This fee applies to each adult member of the household. Application fees are due at the time of application and payable by money order or cashier's check only. Make money orders and cashier's checks payable to Valleyview Estates. The application fee is allocated toward verifying the rental application and is not a deposit. It will not be applied to any rent or refunded, even if the application is denied.

HOLDING DEPOSIT: In the event the application is denied, any monies paid as a Holding Deposit will be refunded. In the event the application is accepted and the applicant fails to execute the lease, the Holding Deposit shall be retained by the Lessor for administrative costs and losses associated with the holding of said premises for applicant's benefit and for releasing thereof.

WAITLIST: If a requested unit type is unavailable and the waitlist is open, an applicant can choose to be added to Valleyview Estates' waitlist. The waitlist for each unit size will be closed once it has reached fifty (50) prospective applicants. Once a unit becomes available, those on the waitlist will be notified in the order they were added. Preference will be given as follows:

1. Applicants who have been displaced by government action or a presidentially declared disaster.
2. Applicants who qualify for a lower income limit, if the available unit is restricted to a household qualifying under the lower limit. Those on the waitlist, qualifying for the lower limit, will be notified in the order they were added.
3. Current residents who require a transfer due to a change in family size or composition, a medical reason certified by a doctor, or based on the need for an accessible unit.

Those on the waitlist will be contacted quarterly as to whether they wish to remain on the waitlist. As room on a closed waitlist becomes available, the waitlist will be reopened.

DENIED APPLICATIONS: If an applicant is rejected, they will receive notice, in writing, stating the reason for the rejection. Applicants have the right to respond, in writing, or request a meeting within 14 days to dispute the rejection. Persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process. The meeting will be conducted by a member of the owner's staff, not involved in the initial decision to deny the application. Within 5 business days of the response or meeting, a representative of the owner will advise the applicant, in writing, of the final decision.

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EQUAL HOUSING OPPORTUNITY: Valleyview Estates complies with Section 504 of the Rehabilitation Act of 1973, The Fair Housing Act Amendments of 1988, and Title VI of the Civil Rights Act of 1964. Valleyview Estates makes every effort to ensure that persons with disabilities, residing in our communities, are afforded all of the rights and privileges provided by State and Federal Law. Applicants with disabilities covered by the Americans with Disabilities Act should notify Management to arrange whatever reasonable accommodations are necessary. Valleyview Estates does not discriminate on the basis of race, color, religion, national origin, sex, sexual orientation, gender identity, handicap, or familial status.

Limits, rents, deposits, and fees are subject to change.

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