



# FY 2020 INCOME LIMITS DOCUMENTATION SYSTEM

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## FY 2020 Income Limits Summary

Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.

FY 2020 Income Limit Area	Median Family Income <a href="#">Explanation</a>	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
<b>Gainesville, FL MSA</b>	\$69,800	Very Low (50%) Income Limits (\$) <a href="#">Explanation</a>	24,450	27,950	31,450	<b>34,900</b>	37,700	40,500	43,300	46,100
		Extremely Low Income Limits (\$)* <a href="#">Explanation</a>	14,700	17,240	21,720	<b>26,200</b>	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$) <a href="#">Explanation</a>	39,100	44,700	50,300	<b>55,850</b>	60,350	64,800	69,300	73,750



## Market Rate and Tax Credit Resident Selection Criteria

IT IS THE POLICY OF ROYAL AMERICAN MANAGEMENT TO PROVIDE HOUSING ON AN EQUAL OPPORTUNITY BASIS. WE DO NOT DISCRIMINATE ON THE BASIS OF RACE, RELIGION, COLOR, SEX, FAMILIAL STATUS, NATIONAL ORIGIN OR HANDICAP. WE COMPLY WITH HUD'S FINAL RULE TO MAKE HOUSING AVAILABLE WITHOUT REGARD TO SEXUAL ORIENTATION OR GENDER IDENTITY.

### ELIGIBILITY CRITERIA

In the selection of applicants for admission, the following Eligibility Criteria have been established. All applicants will be screened carefully and the following eligibility standards will be applied:

1. **Provide Information:** All applicants must cooperate in completing the rental application and providing information necessary to determine their eligibility for housing.
2. **Income Limits:** Applicants must qualify under the income guidelines established. Minimum income guidelines are as follows: the combined gross annual household income of all the applicants for each apartment must equal or exceed three times the annual rent under lease; Affordable Housing Program applicant's income must equal/exceed two times resident portion of the rent; Income must be verified.
3. **Occupancy Standards:** All applicants must meet the established occupancy standards. As a general policy, there should be no more than two persons per bedroom. Management shall take into consideration mitigating circumstances in cases where applicants have children. For example, children under the age of 2 will not be counted, and the total number of person per unit may be expanded if there are especially large bedrooms or additional rooms that reasonably can be used as sleeping areas. Any family placed in a unit size different than that defined in these Occupancy Standards or if the household size expands during the lease, the resident shall agree to transfer to an appropriate size unit when one becomes available (in accordance with the Transfer Policy and Lease Addendum). In cases of IRO's (Individual Room Occupancy) there will be no more than one person per bedroom.
4. **Social Security Numbers:** *If Applicable*, all applicants must disclose and provide documentation of social security numbers for all household members.
5. **Identification/Birth Certificates:** Birth certificates and/or valid photo identification must be provided for all household members.
6. **U.S. Citizenship:** Applicants must declare U. S. Citizenship, or submit evidence of eligible immigration status for each family member in accordance with Section 214 of the Housing and Community Development Act of 1980, as amended. Households that have no members with citizenship or eligible immigration status do not qualify.
7. **Criminal Activity:** Management's established policy is to reject all applications where the applicant or any household member has engaged in certain criminal activity. Below activities are grounds for rejection:
  - a. Eviction for Drug Related Criminal Activity: If the applicant or any household member has been evicted for drug related criminal activity, the application will be rejected.
  - b. Illegal Drug Use: If the applicant or any household member is currently engaged in illegal use of a drug OR shows a pattern of illegal use that may interfere with the health, safety, or right to peaceful enjoyment of other residents, the application will be rejected.
  - c. Alcohol Abuse: If a determination is made that the applicant or any household member's abuse, or pattern of abuse, of alcohol interferes with the health, safety or right to peaceful enjoyment of the premises of other residents, the application will be rejected.
  - d. Sex Offenders: If the applicant or any household member has a conviction, for any sexual offense, or any household member who is subject to a state sex offender lifetime registration requirement, the application will be rejected.

### ACCEPTANCE CRITERIA

All applicants must cooperate in completing the rental application and providing information necessary to determine an acceptable credit, rental, and criminal history. For acceptance, the applicant and all members of the household must demonstrate:

1. **Good Rental History:** A willingness and ability to:
  - a. Conform to rules and regulations and a respect for the rights of others
  - b. Abide by the lease and community rules; to include good housekeeping

c. Pay rent and utilities on time

2. **Good Credit History:** A satisfactory history in meeting financial obligations on a timely basis; including rent, utility payments, loans, and credit.
3. **Good Criminal Record:** A history of the applicant or any household member, which does not include any unacceptable criminal activity.

### **REJECTION CRITERIA**

Management reserves the right to reject applicants for admission if it is determined that the applicant or any member of the household falls within any one or more of the following categories:

1. **Misrepresentation:** Willful or serious misrepresentation in the application procedure for the apartment or certification process for any apartment home.
2. **Records of Disturbance of Neighbors, Destruction of Property or Other Disruptive or Dangerous Behavior:** Includes behavior or conduct which adversely affects the safety or welfare of other persons by physical violence, gross negligence or irresponsibility, which damages the equipment or premises in which the family resides, or which is disturbing or dangerous to neighbors or disrupts the quiet and peaceful enjoyment of their home and community life.
3. **Non-compliance with Rental Agreement:** Includes evidence of any failure to comply with the terms of rental agreements at prior residences, such as failure to provide truthful information, recertify/renew as required, providing shelter to unauthorized persons, keeping pets, or other acts in violation of rules and regulations to include untimely payment of rent and/or previous evictions.
4. **Owing Prior Landlords:** Applicants who owe a balance to present or prior landlords will not be considered for admission until the account is paid in full and reasonable assurance is obtained that the causes for nonpayment of rent or damages have changed sufficiently to enable the family to pay rent and other charges when due.
5. **Owing Utility Providers:** Applicants who owe a balance to present or prior utility providers (excludes cellular and cable providers) for their residences will not be considered for admission until the account is paid in full and reasonable assurance is obtained that the contribution causes for failure to pay the utility bill have changed sufficiently to enable the family to pay and maintain utilities in the name of the head of household.
6. **Unsanitary or Hazardous Housekeeping:** Includes generally creating any health or safety hazard through acts of neglect and causing or permitting any damage to or misuse of premises and equipment. If the family is responsible for such hazard, damage, or misuse, including but not limited to, causing or permitting infestation, foul odors, or other problems injurious to other persons' health, welfare, or enjoyment of the premises; depositing garbage improperly; failing to use in a reasonable and proper manner all utilities, facilities, services, appliances, and equipment within the dwelling unit or failing to maintain them in a clean condition; or any other conduct or neglect that could result health or safety problems or in damage to the premises.
7. **Credit History:** A consistent, severe, recent history of deficiencies in overall credit or rent payment which indicate the family will be unable or would otherwise fail to pay when due rent for the apartment and other expenses relating to occupancy of the apartment.
8. **Criminal Activity:** Management will use an independent consumer reporting agency to search for public records of criminal convictions regarding any applicant 18 years of age or older (19 years of age or older in Alabama). If any conviction records are found by the independent consumer agency, those records will be compared to the following established acceptance/rejection policy to determine whether or not the applicant is eligible:
  - **Any application will be rejected based on convictions for the following:**
    - a. **Felony involving the sale or manufacture of a controlled substance**, if the conviction occurred within 7 years of application
    - b. **Violent or potentially violent felony offense**, if the conviction occurred within 10 years of application
    - c. **Violent misdemeanor offense**, if conviction occurred within 5 years of application
    - d. **Nonviolent felony offense**, including the use or possession of a controlled substance, if the conviction occurred within 5 years of application
    - e. **Violent Property felony or misdemeanor offense** that indicates a potential risk to the safety and security of residents, staff, or property, if conviction occurred within 7 years of application
    - f. **Nonviolent Property felony or misdemeanor offense** that indicates a potential risk to the safety and security of residents, staff, or property, if conviction occurred within 5 years of application
    - g. Any household containing a member(s) who was evicted in the last three years for drug-related

criminal activity

- h.* A household in which any member is currently engaged in illegal use of drugs or for which the owner 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 of other residents
- i.* Any household member who is subject to a State sex offender lifetime registration requirement
- j.* 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 of other residents. The screening standards are based on behavior, not the condition of alcoholism or alcohol abuse

- In situations where an application may be rejected based on a criminal conviction, Management will conduct an individualized assessment of the criminal record and its impact on the household's suitability for admission. The individualized assessment will include consideration of the following factors: (1) the seriousness of the criminal offense; (2) the relationship between the criminal offense and the safety and security of residents, staff, or property; (3) the length of time since the offense, with particular weight being given to significant periods of good behavior; (4) the age of the household member at the time of the offense; (5) the number and nature of any other criminal convictions; (6) evidence of rehabilitation, such as employment, participation in a job training program, education, participation in a drug or alcohol treatment program, or recommendations from a parole or probation officer, employer, teacher, social worker, or community leader; and (7) tenancy supports or other risk mitigation services the applicant will receive during tenancy.

- ***No application will be rejected solely on the basis of arrest records.***

9. ***Pets:*** Pets are not permitted on the property, permanently or temporarily, without written permission from management. We require a pet deposit and/or non-refundable pet fee to be paid. We limit two pets per apartment, which must not exceed 35 pounds each at full growth. (Depending on individual community, this policy may vary.) Birds larger than a cockatiel will require pet monies. No reptiles, pigs, rabbits, or ferrets are permitted. Violation of this policy will result in a lease violation and/or termination of lease. Assistance animals necessary due to a resident's disability are not considered pets and a separate process with separate rules will be followed in situations involving assistive animals.
10. ***Income Limits:*** Applicants must qualify under the income guidelines established, including minimum and maximum guidelines.
11. ***Guarantor option:*** If an applicant is unable to meet all acceptance requirements above, management may consider acceptance of guarantor, increased security deposit and/or deposit and/or additional rent, if allowable.
12. ***Student Status (If Applicable):*** All household members may not be full-time students under certain affordable programs.

**Management reserves the right to require criminal background checks at each recertification/renewal.**

### **NOTICE AND APPEAL PROCEDURES**

The Management Company will notify the applicant in writing if the applicant is rejected. The notice will be sent to the applicant's address, as indicated on the application, via First Class Mail, or via email if provided by the applicant.

The notice of rejection will contain the specific reason(s) for rejection, which will be based solely on the written criteria contained in this Resident Selection Plan. The Management Company will advise the applicant of the action that he/she may take to dispute the accuracy of the record(s).

Upon Request by the applicant in situations where the applicant is rejected, the applicant has 10-14 days to request an Individualized Assessment from the date they receive the adverse action letter.

**I have been given the opportunity to ask any questions that pertain to the Resident Selection Guidelines. Anyone who falsifies any information on their application will be denied acceptance. The deposit will automatically be forfeited. By signing below, certify that we have read and received a copy of these guidelines.**