



Tenant Selection Criteria

Spring Creek Gypsum will comply with state and federal fair housing and antidiscrimination laws; including, but not limited to, consideration of reasonable accommodations requested to complete the application process.

Screening criteria will be applied in a manner consistent with all applicable laws, including the state and Federal Fair Housing Acts, the Federal Fair Credit Reporting Act, program guidelines, and rules.

Spring Creek Gypsum strictly enforces all regulations under the Federal Fair Housing Act. Regulations under the Fair Housing Act provide that: “No person shall be subjected to discrimination because of race, color, religion, sex, handicap, familial status or national origin in the sale, rental or advertising of dwellings, in the provision of brokerage services or in the availability of residential real estate-related transactions.” All employees are expected to treat prospective and current residents politely, graciously, and equally. Spring Creek Gypsum also strictly adheres to all state and local fair housing laws and regulations as they may apply to specific properties with different jurisdictions including the Violence Against Women Reauthorization Act (“VAWA”) of 2013. Spring Creek Gypsum 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. Spring Creek Gypsum will seek to identify and eliminate situations and/or procedures that create a barrier to equal housing opportunity for all.

MAXIMUM INCOME LIMITS EFFECTIVE APRIL 1, 2020:

AMFI %	Number of Household Members							
	1	2	3	4	5	6	7	8
60%	\$42,000	\$48,000	\$54,000	\$59,940	\$64,740	\$69,540	\$74,340	\$79,140

MAXIMUM RENT LIMITS EFFECTIVE APRIL 1, 2020:

AMFI %	Number of Bedrooms		
	1	2	3
60%	\$1,057	\$1,261	\$1,448

INCOME

Current annual gross combined income from all household members cannot exceed the affordable housing programs requirement listed above. Newly qualifying households applying for housing participating in an affordable housing program are required to disclose all sources of income and assets, and unless prohibited by local governing agencies, will be required to meet the minimum requirement of 2.5 times the household portion of the rent. All sources of income and assets disclosed on the application must be verified.

UTILITIES

Water, Sewer and Trash will be included in your rent amount. Tenant agrees to pay for Electric and any applicable service/billing fees that are associated with the electric account. Tenant will not allow electricity





to be disconnected for any reason (including nonpayment of bill). Electric must be in tenant's name prior to move in.

OCCUPANCY

Occupancy standards are a maximum of two (2) persons per bedroom plus one (1) additional occupant (i.e. 3 people per one bedroom, 5 people per two bedroom).

APPLICATION CRITERIA

We will require a valid photo ID such as identity card, driver's license, green card, passport/passport card, or other government issued picture document for each applicant and/or occupant that is 18 years of age or older to verify information listed on the application.

Applications are accepted in the following way:

- Online at www.springcreekgypsum.com
- At the property's drop box located at: 750 Sunny Avenue, Gypsum, CO 81637
- Mail to: PO Box 4189, Gypsum, CO 81637
- Email: springcreek@polarstarproperties.com

Please note that this is our current rental criteria; nothing contained in these requirements shall constitute a guarantee or representation by management that all residents and occupants currently residing at the community have met these requirements. There may be residents and occupants that have resided at the community prior to these requirements going into effect. Additionally, our ability to verify whether these requirements have been met is limited to the information we receive from various resident credit reporting services used. Please review this information before filling out an application and paying the following:

- An Application Fee in the amount of \$27.00 for each adult applicant(s).
- A fully refundable Security Deposit (pending any applicable charges and/or damages) in the amount of:
 - \$1,000 for a 1 bedroom with acceptable credit and \$1,500 for conditional approval.
 - \$1,200 for 2 bedrooms with acceptable credit and \$1,700 for conditional approval.
 - \$1,400 for 3 bedrooms with acceptable credit and \$1,900 for conditional approval.

Your application will also be denied if:

- The household's annual income exceeds program income limits.
- The Household is a non-qualified student household based on program rules.
- The Head of Household, the spouse or co-head, and all other adults (age 18 and older) in each applicant family does not sign an Authorization for Release of Information prior to being accepted and every year thereafter.
- Applicant must agree to pay rent required by the program under which the family will be receiving assistance.
- Falsification of application by any applicant.
- Documented lease violations.

BACKGROUND SCREENING

All applicants are subject to a criminal background check. The following is the criteria used to deny an applicant. Please Note: Live-In Care Attendants are subject to the same criminal criteria as the applicant.





Felony Convictions:

- Theft of Property (exclude by check) 10 years from completion of sentence
- Damage to Property 10 years from completion of sentence
- Drug Use or Possession 7 years from completion of sentence – Subject to additional review requirements.
- Drug Manufacturing and Distribution - No Time Limit
- Weapons 10 years from completion of sentence
- Crime/Injury to Persons 10 years from completion of sentence – Subject to additional review requirements.
- Violent Crimes No Time Limit – Subject to additional review requirements.
- Sexual Offenses No Time Limit – Subject to additional review requirements.

Misdemeanor Convictions:

- Theft of Property (exclude by check) 7 years from completion of sentence
- Damage to Property 7 years from completion of sentence
- Drug Violation 7 years from completion of sentence
- Weapons 7 years from completion of sentence
- Violence 7 years from completion of sentence
- Crime/Injury to Persons 7 years from completion of sentence
- Sexual Offenses 7 years from completion of sentence

If applicant takes exception with the criminal background findings, we will provide contact information for the search company, and the applicant may contact them directly.

RENTAL HISTORY

A verifiable rental history required. It is your responsibility to provide necessary information that allows us to contact your past landlords. Past and present rental history will be verified. **Rental history must reflect no evictions within the last two years, and no outstanding debts owed to former landlords/owners.**

CREDIT

Lack of established credit or a negative credit rating may require an additional deposit. Medical debts are exempt. Certified Funds may be required if a positive check writing history cannot be verified. We also screen by using these criteria:

- Collections, Charge-offs, Judgments, Open Bankruptcy over the last two years
- 3 late payments over the last two years
- Non-payment or more than 3 late payments of rent in the last 2 years
- Eviction Judgments and/or Unpaid Property Rental debts, repayment agreements must be in place to negate these criteria

Denials will be provided in writing and within 10 business days of the receipt of the completed Rental Application Packet. Such notification will include the reason for the denial and the specific criteria herein upon which the denial is based; as well as, contact information for any third parties used in the determination. Applicants that are denied have fourteen (14) days in which to request an appeal to dispute the denial. Such appeal should include the reason your application should be re-considered specific to the criteria on the denial was based (e.g. credits judgment(s) that were a direct result of identity theft).





Persons with disabilities have the right to request Reasonable Accommodation to participate in the informal hearing process. Applicants who request a hearing will be notified in writing within 10 business days from the date of the hearing with a final decision on eligibility. All notices of denial will include the HUD form 5380 “Notice of Occupancy Rights under VAWA” and HUD form 5382 “Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking and Alternate Documentation”.

REASONABLE ACCOMMODATION

In accordance with the Fair Housing Act and Section 504 of the Rehabilitation Act of 1973, the owner will make reasonable accommodation for individuals with handicaps or disabilities (be it an Applicant or a resident). Such accommodations may include changes in method of administering policies, procedures, and/or services. In addition, when subject to Section 504 requirements, the owner may perform structural modifications to housing and non-housing facilities (common areas) on site when such modifications would be necessary to afford all individuals full access to the housing program for qualified individuals with disabilities.

A reasonable accommodation can be requested by filing a request with the management office at the property. Your request will be considered and the office will respond to your request, in writing, within 15 business days.

VIOLENCE AGAINST WOMEN REAUTHORIZATION ACT (VAWA) OF 2013

Spring Creek Gypsum policies support or assist victims of domestic violence, dating violence or stalking and protect victims, as well as members of their family, from being denied housing or from losing their housing as a consequence of domestic violence, dating violence or stalking.

Applicants will be provided the HUD form 5380 “Notice of Occupancy Rights under the Violence Against Women Act” and the HUD form 5382 “Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking and Alternate Documentation”

Alternately, in lieu of the certification form or in addition to it, owners may accept: A federal, state, tribal, territorial, or local police record or court record, or documentation signed by an employee, agent, volunteer of a victim service provider, an attorney, or medical professional from whom the victim has sought assistance in addressing domestic violence, dating violence, or stalking or, the effects of the abuse in which the professional attests under penalty of perjury under 28 U.S.C 1746 to the professional’s belief that the incident or incidents are bona fide incidents of abuse, and the victim of domestic violence, dating violence or stalking has signed or attested to the documentation.

Spring Creek Gypsum will not require that an individual produce official documentation or physical proof of an individual’s status as a victim of domestic violence, dating violence or stalking in order to receive the protections of the VAWA. Owners, at their discretion, may provide assistance to an individual based solely upon the individual’s statement or other corroborating evidence. Owners are encouraged to carefully evaluate abuse claims as to avoid conducting an eviction based on false or unsubstantiated accusations.

WAITING LIST POLICY:

When there are more prospective applicants than units available at the property, management will establish and maintain a waitlist for each bedroom size and affordable set aside. We will also use the waiting list for current residents that request a change or a transfer. Applicants or current residents who complete a fully executed Rental Application, and sign a copy of the current Spring Creek Gypsum Resident Selection





Criteria, will be accepted to be added to the waiting list and will be recorded by date that the application was received at the management office via mail, fax, email, or in person. Management will also indicate on the Waiting List the following about each applicant:

1. Eligible bedroom size based on occupancy standards or applicant preference;
2. Need for an accessible unit; and
3. Applicants covered by VAWA.

Waiting List Notification: It is the applicant's responsibility for reporting any changes such as address, family size, phone numbers, and income changes. You are required to update your household information every three months either by phone, email, or in writing to the rental office. Dates of these required "check ins" will be recorded by management on the waiting list. Your name will be removed from the waiting list if you fail to check in every three months. As a unit becomes available, the first position applicant will be contacted by management staff at the phone number provided on the application for possible residency. If we don't reach the applicant and/or do not hear back from the applicant within one business day, management will contact the applicant a second time. If management is unable to reach the applicant within one business day after the second attempt the applicant will be removed from the waiting list. The next position will then be contacted for the available unit. If the applicant declines the unit that is available, the applicant will be removed from the waiting list or placed at the bottom of the current list, if requested. If the applicant is interested in the apartment that is available the applicant will be required to come to the office to complete an application and the other required paperwork, within 3 business days. At the time of the appointment, the applicant will be required to have all documentation requested from the management staff. If the applicant does not show up for the appointment or does not bring the required information, management reserves the right to remove the applicant from the waiting list.

In accordance with 24 CFR §8.27, when an accessible unit become vacant, Spring Creek Gypsum will review the waitlist for applicants that have identified a need for an accessible unit. The vacant accessible unit will be offered to applicants on the waitlist in the following manner:

- First, to a current occupant on the waitlist needing an accessible unit.
- Second, to an eligible qualified applicant on the waitlist needing an accessible unit.
- If neither a current occupant nor an applicant on the waitlist has identified a need for an accessible unit, the unit will be offered to the next qualified applicant on the waitlist.

TRANSFER POLICY

Priority will be given to existing residents needing to transfer, before selecting applicants on the waitlist. The security deposit in the current unit will be treated in accordance with terms of the lease agreement. You will be expected to pay a new security deposit for the unit to which you wish to transfer.

- No transfer fees if moving within Spring Creek Gypsum LIHTC program.
- A new deposit and application fees will be paid. All applicants will be re-qualified according to Spring Creek Gypsum tenant selection criteria. Approval will be based on the most recent income limits set and released by HUD for Eagle County. All occupants 18 years and older will be subject to background screening.
- Other deposits and fees must be paid for the new apartment home if applicable.
- Resident will be a current lease holder for a minimum of 12 months before the anticipated transfer date.





- Resident must have positive payment history (no more than 2 late payments, 2 NSF's and account must not have been sent to the attorney more than 1 time during the last 10-month period).
- A 60-Day Notice to Vacate must be signed by all leaseholders.
- A pre-inspection of the current apartment home will be conducted by the Maintenance Supervisor and/or the Community Manager prior to transfer approval. Please note that further inspections may be necessary at the manager's discretion.
- All original deposits will be refunded (if applicable) per the lease agreement after move-out. Any final charges incurred will be deducted from the original deposits pursuant to the lease agreement.
- Upon transfer, Resident is not eligible for any upfront promotions, concessions or incentives.
- Resident cannot transfer to the same floor plan.
- If Resident is declined or cancels, current lease obligation is required.

If your transfer request is because you are a victim of VAWA, please complete the HUD form 5383 "Emergency Transfer Request for Certain Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking" and submit to the office for review.

PLEASE NOTE THAT SPRING CREEK VILLAGE IS A NON-SMOKING COMMUNITY

Acknowledgment of Receipt Form

I ACKNOWLEDGE THAT I HAD AN OPPORTUNITY TO REVIEW THE PROPERTY'S RESIDENT QUALIFYING CRITERIA, WHICH INCLUDES REASONS WHY MY APPLICATION MAY BE DENIED, SUCH AS CRIMINAL HISTORY, CREDIT HISTORY, CURRENT INCOME, AND RENTAL HISTORY. I UNDERSTAND THAT IF I DO NOT MEET THE PROPERTY'S RENTAL CRITERIA OR IF I FAIL TO ANSWER ANY QUESTION OR GIVE FALSE INFORMATION OR CANCEL MY APPLICATION ANY TIME, THE PROPERTY MAY REJECT THE APPLICATION, RETAIN ALL APPLICATION FEES AND DEPOSITS AS LIQUIDATED DAMAGES FOR ITS TIME AND EXPENSE, AND TERMINATE MY RIGHT OF OCCUPANCY.

Signature of Applicant

Date

Signature of Applicant

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