



Charities Housing

THE VERANDA - RENTAL APPLICATION

PLEASE RETURN THIS APPLICATION BY MAIL TO:
THE VERANDA, 19160 STEVENSON CREEK BLVD., CUPERTINO, CA 95014



Equal Opportunity Housing
TTY/VCO/HCO 711 to Voice:
English 800.855.7100
Spanish 800.855.7200

IMPORTANT: Please only submit ONE application per household. Be advised that if multiple applications are received, only the first one will be accepted/processed. Thank you for your cooperation. **Use blue or black ink only. Do NOT use white-out. Write N/A if information does not apply. Do not leave any blank information. Substantive missing information in the application may be grounds for rejection.**

→→All household members must be 62+ years old at time of application.

Check All That Apply:

Live in the City of Cupertino: Yes No Work in the City of Cupertino: Yes No

Studio (max 2 persons)

APPLICANT HOUSEHOLD INFORMATION – List below all of the people you expect to live in your household at Move-in

Full Name	Relationship to Head of Household (HOH)	Date of Birth	Social Security Number	Phone Number (Cell/Home)	Student Yes or No
HH#1:	HOH				
HH#2:					
(if applicable)	Live-in Aide				

***Note: Authorized live-in aides have no rights to tenancy but will be considered an occupant.**

RENTAL HISTORY - List 2 years of residential history below

State your current living situation: ___ Own my Home ___ Live with friend/family ___ Renting ___ Lacking nighttime residence

Your Current Address	
Landlord/ Contact Name	
Landlord's Phone #	
From/To Dates	
Reason for Leaving	

Your Previous Address	
Landlord/Contact Name	
Landlord's Phone #	
From/To Dates	
Reason for Leaving	

___ Yes ___ No Are you expecting any future additions to your household. If yes, explain: _____

___ Yes ___ No Have you or any member of your household ever been evicted from rental housing? If Yes, describe: _____

TOTAL HOUSEHOLD INCOME

List all money earned or received by each member of your household below.

Family Member Name	Employment (Monthly Income)	Public Assistance (Monthly)	Child Support (Monthly)	SS/SSI/Pension (Monthly)	Unemployment (Weekly)	Other
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$

____ Yes ____ No Does anyone regularly give you cash or help you financially in any way? If yes, explain _____

____ Yes ____ No Does anyone regularly pay some of your bills such as utilities, rent, phone, electric/gas? If yes, explain _____

ASSET INFORMATION

Below list all assets for each household member. Assets such as Checking, Savings, CDs/Stocks/Bonds, Retirement Funds, Debit Card, Cash on hand, Safety Deposit box, 401K, Life Insurance, etc. Please provide information below.

Family Member Name	Bank/Asset Name	Account Type	Account Number	Value

____ Yes ____ No Do you or any household member own any real estate or a mobile home? If yes, describe _____

____ Yes ____ No Have you sold or disposed of any assets in the last two years? If yes, describe _____

VEHICLES

Make/Model _____ Year _____ Color _____ Tag # _____ State _____

Vehicle Registered to _____

ADDITIONAL CONTACT INFORMATION, in case management is unable to reach you:

Person to Notify: _____ Phone (____) _____ Relationship _____
Address _____

Person to Notify: _____ Phone (____) _____ Relationship _____
Address _____

FOR MARKETING PURPOSES, Please let us know how you heard of us:

____ Newspaper Ad ____ Drove by ____ Resident Referral ____ Word of Mouth ____ Website Other: _____

Note: All household members must sign this application.

The property shall be occupied only by the person(s) named in this application. Applicant(s) represent(s) the above information to be true, correct, and complete and hereby authorize(s) verification of the information provided, including obtaining credit report(s), UD report(s), and criminal background report(s) at the cost of \$ 30.00 to be paid by applicant(s). Applicant(s) understand(s) and agree(s) that the landlord may disqualify applicant and/or terminate any rental agreement entered into for any misrepresentation made above.

Applicant's Full Name

Applicant's Signature

Date

Applicant's Full Name

Applicant's Signature

Date

Applications are recorded according to the date/time of receipt. Incomplete applications will be rejected.

Date/Time Application Received _____

Tenant Selection Criteria

Property: The Veranda

The leasing agent will follow all program compliance regulations set forth by the property's regulatory bodies. **Refer to "Attachment A" for property specific programs and regulations.**

Marketing & Outreach: To further the commitment to nondiscrimination and equal opportunity in housing, Management will conduct a marketing outreach campaign in accordance with the property's approved Affirmed Marketing Plan. The outreach may include contact with community-based agencies, distribution of flyers, and print and electronic media advertisements.

Privacy: It is the policy of Charities Housing to guard the privacy of applicants as conferred by the Federal Privacy Act of 1974 and all applicable laws and to ensure the protection of such applicants' records maintained by staff. Therefore, neither Charities Housing nor its agents or employees shall disclose any personal information contained in its records to any person or agency unless the individual about whom the information is requested shall give written consent to such disclosure. This Privacy Policy in no way limits Charities Housing's ability to collect such information as it may need to determine eligibility, compute rent, or determine suitability for tenancy. Consistent with the intent of Section 504 of the Rehabilitation Act of 1973, any information obtained regarding a disability or disability status will be treated in a confidential manner.

All information provided to Charities Housing and the Owner of the property concerning incidents of VAWA-related crimes will be kept confidential and stored in a safe place which only employees who have been designated as a point of contact, such as the site manager, have access to. In addition, details of an incident will not be entered into any shared database. The Owner/Agent is allowed to enter information into a database system that meets all requirements for securing sensitive personally identifiable information, including the Privacy Act. The Owner/Agent, however, may disclose the information only if the applicant/tenant gives written permission; the Owner/Agent needs to use the information in an eviction or termination of assistance proceeding against the victim's abuser or perpetrator; or, a law requires the Owner/Agent to release the information.

Applications and Application Fee: During the application period, prospects must turn-in a completed rental application to be considered for housing. Paper rental applications will be available for pick-up and drop-off at the property Rental Office. The application acceptance period, application fee, and other relevant information will be published via the marketing materials, flyers, newspaper ads, etc. at application time. All applications must be completed to be considered, including all required documents and payment.

***Note:** The Rental Application fees will represent the actual cost incurred by management to run a credit and background check. The amount will be advertised at the time applications are accepted. The fee is collected at the time of housing interview and not during the application intake period.*

How to Submit an Application: Applications will be available at www.charitieshousing.org and at the onsite leasing office. The application acceptance period, pick-up and drop-off locations, application fee, and other relevant information will be published via the marketing materials, flyers, newspaper ads, etc. at application time.

What to submit to be placed on the waitlist: Each adult applicant must submit the following:

- a. Completed application form including signature of each adult applicant
- b. Signed copy of Tenant Selection Criteria

All required fields in the application must be completed or the application will be declined. The required fields will be marked as such on the application. Removed or declined applicants are welcome to re-apply when the waiting list re-opens.

Tenant Selection Criteria

Waiting List: Wait list openings will follow the property's approved Affirmative Marketing Plan. Waiting list activity will be announced prior to opening and notice of waiting list closure. A notice will be posted on the door of the leasing office. All application received during the application period will be added to the property's waitlist based on date and time received.

Application Period: Applications will only be accepted when the Waiting List is open, as specified in the property's Marketing Plan.

All applicants on the wait list are responsible for providing updated contact information to management. **An applicant's failure to update their contact information with the Property Manager may result in their name being removed from the Wait List.**

Disclaimer: No household, or person, is guaranteed a unit by being accepted on the Waiting List. Management will only be able to qualify, a household or person, after all verifications are completed and returned, along with credit, Unlawful Detainer, criminal background, and landlord investigations. This "**Tenant Selection Criteria**" is available to all applicants for review.

Order of Selection: Applicants will be called for a housing interview based on the date and time their application was received by management.

Initial Invitation to Interview for a Vacant Unit: For each unit that becomes available the Property Manager will telephone and or mail a "Notice of Available Unit" to prospects on the Waiting List. If an applicant fails to respond to the invitation for interview within ten (10) calendar days of the call or mailing of a letter, they will be removed from the Waiting List. It is the applicant's responsibility to respond/furnish sufficient information within the deadlines set by management.

Declining An Available Unit: Applicants receiving the "Notice of Available Unit" may choose to decline the unit within ten (10) calendar days of receipt of the notice and have their name remain on the Waiting List in its original place for additional opportunity. This must be done in writing. However, applicants who decline a second time (upon a second receipt of a "Notice of Available Unit") shall have their names removed from the Waiting List.

Interview Required: All applicants are required to undergo a housing compliance interview. The interview will determine rental and program eligibility. All adult applicants in the household must attend the interview. The following government identifications are required from each person interested tenancy:

- a. A government-issued photo identification such as Driver's License or California ID, permanent resident card, passports, etc.
- b. Social Security Card or an Individual Taxpayer Identification (ITIN) card for each household member including those less than 18 years of age.
- c. Birth Certificates are required for all household members under the age of 18.

Program Compliance: The program compliance interview is an in-depth look at the many factors considered for eligibility. The property manager will furnish each applicant a check list listing the general documentation needed for the interview. It is the applicant's responsibility to respond and furnish sufficient information to determine eligibility within the deadlines set by management. **In General, the compliance interview will account for the following but is not limited to the information listed below:**

Tenant Selection Criteria

Income Verification: income is verified to determine if the applicant is qualified for the affordable housing programs at the property and to determine if the gross income meets the minimum / maximum income limits. **Refer to “Attachment A” for property specific programs and regulations.**

Asset Verification: Assets are verified to determine actual or imputed income. The imputed income of assets is added to applicant’s total income needs to be below the income limits per property program guidelines. Asset income is not used to determine minimum income requirements. **Refer to “Attachment A” for property specific programs and regulations.**

Full Time Students (Tax Credit Properties): Households comprised of full-time students do not qualify for the low-income program, however, there are some exceptions to this rule, see exceptions below. Verification of student status will be done at initial move in process and every year thereafter. Full time student households must meet one of the 5 following IRS exceptions to qualify for the low-income program:

- a. Any member of the household is married and is filing (or is entitled to file) a joint tax return;
- b. Be receiving assistance under Title IV of the Social Security Act (AFDC, Cal WORKS, or TANF not SSA/SSI);
- c. Have recently exited the Foster Care System (TCAC restricts to ages 18-24);
- d. Be enrolled in a job training program under WIA (Workforce Investment Act) or under another similar Federal, State or local law;
- e. Being a single parent with a child (or children) and neither the parent or children are claimed as a dependent on a third parties tax return.

Program Integrity: To maintain the integrity of the low income housing program, applicants may not make changes to their application during the interview process for purposes of qualification (i.e., quit your job to income qualify, add/remove a household member). *Extraordinary personal/unforeseen circumstances may be considered on a case by case basis through the appeal process.

Written “Notice of Disqualification”: If an applicant is disqualified, the applicant(s) will receive the reasons for disqualification in writing and will be given ten (10) calendar days to appeal their case.

Appeal Process: Anyone who does not agree with the disqualification notice for any reason may appeal the decision by completing an appeal form and submitting it to the property manager. Appeal forms are available in the rental office. Within ten (10) calendar days from the day the appeal is received, management will overturn or uphold the disqualification in writing. Applicants are expected to support their appeals with back-up documentation related to the reasons for denial. All appeals are reviewed at the Regional Manager level. Depending on the circumstances of each case, appeals may require a face to face meeting with the Regional Manager or his/her appointee. Regional Managers may request additional information not included in the

original appeal packet to help determine each individual case.

In the interest of minimizing vacancies, no unit will be held for an applicant once the “Notice of Applicant Disqualification” has been mailed. However, should the Regional Manager determine that the applicant is qualified for tenancy, or if another applicant has already been accepted for tenancy for the available unit before the review process has been completed, the applicant’s name will be replaced in its original position on the Waiting List, without prejudice. **Applicants that are disqualified for tenancy shall have their names removed from the Waiting List.** However, any disqualified applicant may re-apply for tenancy, without prejudice, at such time as the Waiting List is re-opened. (See Appeal Policy)

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Violence Against Women's Act of 2013 (VAWA): Charities Housing understands the importance of providing housing protection and rights to victims of domestic violence, sexual assault and stalking. The definition of VAWA to include violence committed by intimate partners of victims, and by providing that tenants cannot be denied assistance because an affiliated individual of theirs is or was a victim of VAWA crimes. In service of the VAWA requirements, this property has:

- Established an Emergency Transfer plan to provide emergency transfers when requested, under the plan.
- Where a victim of VAWA has requested a lease bifurcation, has established a reasonable time to establish eligibility or to find new housing when the household has to be divided as a result of a VAWA crime.
- VAWA protections are extended to applicants. Applicants cannot be denied housing because they are a victim of a VAWA crime.
- Applicants and in place tenants are to be notified of their rights under VAWA.

Fair Housing & Equal Opportunity: It is the policy of Charities Housing to fully comply with Title VI of the Civil Rights Act of 1964, Title VIII and Section 3 of the Civil Rights Act of 1968 (as amended by the Community Development Act of 1974), Executive Order 11063, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, Fair Housing Amendments Act of 1988, the California Fair Employment and Housing Act, the California Unruh Civil Rights Act and any legislation protecting the individual rights of residents, guests, applicants, or staff. Federal Law prohibits discrimination against any person or group of persons because of race, color, religion, sex, handicap, familial status, or national origin.

The California Fair Employment and Housing Act and California fair housing laws prohibit discrimination because of race, color, religion, sex, gender, gender identity, gender expression, sexual

orientation, genetic information, military or veteran status, marital status, national origin, ancestry, source of income, mental and physical disability, medical condition, age, pregnancy, and/or retaliation for protesting illegal discrimination related to one of these categories. In addition, Charities Housing must comply with local fair housing and civil rights laws.

Section 504 and Reasonable Accommodations: The Property will seek to identify and eliminate situations or procedures which create a barrier to equal housing opportunity for all. In accordance with Section 504 of The Rehabilitation Act of 1973, the Property will make reasonable accommodation for individuals with disabilities (applicants or residents). Such accommodations may include changes in the method of administering policies, procedures, or services. The Section 504 coordinator in this region is Lisa Caldwell.

APPLICATION SCREENING

The Rental Application fees will represent the actual cost incurred by management to run a credit and background check. The amount will be advertised at the time applications are accepted. The fee is collected at the time of housing interview and not during the application intake period. The fee is non-refundable once the processing of the application has begun. The fee can be paid in the form of a cashier's check or money order. No cash or personal checks will be accepted. The application fee entitles an applicant to a copy of their credit report.

For all adults in the household processing an application will include: Credit Investigation, Unlawful Detainer Report, Landlord References, Criminal Background Investigation, Employment, Asset or Income Verification, and Verification of Special Needs(s). Charities Housing reserves the right to change the credit and criminal reporting agencies at any

Tenant Selection Criteria

time.

Applications will be rated on a score system to qualify for housing. **Credit, tenant performance and criminal background** information will affect the applicant score. All applicants are expected have a passing score of 70% out of 100% to be considered for housing. Applicants with no credit history will not be negatively reflected on scoring system.

Investigation Standards: Charities Housing (or its designates) may conduct an investigation of applicant, including thorough personal interviews with applicant's current and/or prior landlord(s), employer(s), and/or others with whom applicant is acquainted. These inquiries may include information regarding applicant's character, general reputation, personal characteristics, mode of living, credit report, and criminal background. Charities Housing will attach a summary of applicant's rights under the Fair Credit Reporting Act and the Investigative Consumer Reporting Act to applicant's application.

Credit Report: A credit report will be obtained to evaluate financial responsibility.

A credit report is a summary of your financial reliability generated by a third-party consumer credit reporting agency or credit bureau. Credit will be rated on a scoring point system. The following criteria will be rated:

- a. Collections
- b. Late accounts
- c. Negative accounts
- d. Public records and bankruptcy filed within the last 3 years.
- e. Total negative Tax Liens over \$500 will be denied.

NOTE: Applicant utility accounts must be current to qualify for a rental unit – NO EXCEPTION

Exception may be made for extraordinary unpaid medical expenses, student loans and paid collections. Exceptions may only be approved by the Regional Manager.

Unlawful Detainer Report: An Unlawful Detainer Report (U.D.) will be processed through the U.D. Registry, Inc. An applicant will be disqualified if they have any eviction filings within the last seven (7) years.

NOTE: Per California SB 91, any unpaid rent or other unpaid financial obligation for a tenant that came due between March 1, 2020 through June 30, 2021 are considered as COVID-19 rental debt, therefore will not be used as a negative factor in when determining eligibility.

Criminal Background Investigation: It is the objective of Charities Housing to provide decent, safe, and sanitary housing at a reasonable rent for those who can demonstrate an ability to pay the rent, protect and care for persons and property, and be responsible for themselves and their guests. To ensure that Residents are selected fairly, their qualifications for tenancy and overall ability to meet the rules and regulations of the

property will be determined in part by the outcome of a criminal background check. Management reserves the right to disqualify applicants if necessary, to ensure agreeable and pleasant surroundings for all residents. An applicant can be disqualified if they display, or have displayed, behaviors that contravene or would contravene the rules and regulations of the property.

- a. A criminal background investigation covering the previous seven (7) years will be performed by Insight Screening Solutions on each applicant. The purpose of criminal background checks is to screen for behaviors potentially detrimental to the property, community, and or residents. In accordance with applicable California Law, we will not consider any:

Tenant Selection Criteria

- i. Information about an individual's participation in a pre-trial or post-trial diversion program (unless that information is presented by applicant as a mitigating factor.)
 - ii. Arrests that did not result in conviction
 - iii. An infraction
 - iv. Convictions that have been sealed, expunged, dismissed, vacated, voided, pardoned, or otherwise rendered inoperative.
 - v. Juvenile records (unless that information is presented by applicant as a mitigating factor.)
- b. Criminal background records are kept separate by each county; therefore, the On-Site Manager will search all counties which come up on the credit report, landlord references, and employment history.
- c. The State's Offender Registry will be checked. Applicants will be disqualified for tenancy if any household member is listed as register sex offenders regardless of when the incident occurred.

Landlord References: The purpose of verifying landlord references is to determine if the applicant has demonstrated an ability to pay rent on time and to meet the requirements of tenancy. Current household members and/or personal friends are not an acceptable landlord reference, a written statement will be required instead. Homelessness certifications can be used in leu of landlord reference. Current landlord references will be checked. In cases where the applicant has lived at their current address for less than two (2) year, prior landlord references may also be checked. A negative landlord reference, by itself, is grounds for denial.

Income Limits and Rents: Income and rent restrictions apply. Please refer to the most current Max Income and Rent table posted in the rental office. You may request a copy for your records. Rents and income limits are subject to change based on program compliance; therefore, rent and income levels will be posted to the public in the rental office. Applicants will be provided a copy of the rent and income limits upon request.

Other Reasons for Declining an Applicant: Other reasons for which Management may disqualify an applicant include:

- a. Displaying, or have displayed, behaviors that contravene or would contravene the rules and regulations of the property.
- b. If the applicant is abusive, blatantly disrespectful, disruptive, or otherwise exhibits behaviors that would indicate that the applicant may pose a significant threat/danger to himself or herself, other tenants, or property during the required interview, or such threatening behavior is witnessed by staff at the property management office outside of the interview, or the applicant is otherwise known to staff by credible, objective evidence, the applicant will not be accepted. Credible evidence is generally defined as incident reports, witness statements, police reports, video surveillance, etc.)
- c. An applicant must complete/provide and return all the paperwork requested within the stated deadlines or will be automatically passed over for the next applicant in chronological order, unless the Regional Manager gives the applicant an authorization in writing for more time. The applicant passed over will remain the next household in chronological order until they provide the information. After ten (10) calendar days from the initial request, this application will be considered denied unless a written extension has been given by the Regional Manager.
- d. Providing false, inaccurate, or incomplete information may disqualify a prospective tenant. Intentionally providing false information on any part of the application is considered fraud and may result in the failure of the applicant to obtain a unit.

Continuing Compliance: Once a household has been accepted for tenancy, they will be required to re-certify income and assets annually. This process must be completed prior to the anniversary date of move-in, or a notice to vacate will be issued. Annual or more frequent inspections will take place with proper notification.

Tenant Selection Criteria

OTHER

Accessibility: The common areas of the building are fully accessible. A number of units have been adapted for wheelchair users and/or the hearing impaired. All units are adaptable. Please inform the management office if, due to disability, you require a reasonable accommodation or modification. The leasing office is wheelchair accessible.

Onsite Services: A completed application does not guarantee access to the onsite programs. Nor does Charities Housing consider participation or interest in these programs when processing applications for tenants. All tenants will be provided with information on applying for these programs at move in or before.

Translator: The interview will be conducted in English. Charities Housing ensures that persons with Limited English Proficiency (LEP) not be discriminated against nor denied meaningful access to housing provided by Charities Housing. If you require a translator, please contact us at least forty-eight (48) hours prior to your interview so that we may arrange for translation services. If you have your own translator whom you would prefer to use, they must be at least 18 years old, which will help ensure they have sufficient capacity to understand what is being discussed during the interview and are able to translate competently. They cannot be an employee of Charities Housing.

Smoking: Smoking is not allowed in any common area on the property or on any balcony, including private balconies, nor inside any of the units. However, Charities Housing cannot guarantee a smoke-free environment to any tenant regardless of the location of their unit.

I have read and received a copy of the Tenant Selection Criteria.

All applicant(s) ages 18 and older must execute this form

Print Name _____ Signature _____ Date _____

Print Name _____ Signature _____ Date _____

Print Name _____ Signature _____ Date _____

Print Name _____ Signature _____ Date _____

Print Name _____ Signature _____ Date _____

Tenant Selection Criteria – Attachment A



The Veranda is an affordable housing development located at 19160 Stevens Creek Blvd., Cupertino, CA. The property features 19 affordable studio units, six of which are reserved for the County Office of Supportive Housing, Permanent Supportive Housing (PSH) Program. The property featured amenities are: a community building with community kitchen, laundry facilities, resident parking and bicycle racks and onsite management and services. A total of 18 apartments will be available to income-eligible households 62. Applicants not accommodated at The Veranda may also be considered for housing at other Charities Housing properties; therefore, they are encouraged to inquire about other Charities Housing opportunities with the agency.

It is the Objective of The Veranda to provide decent, safe, and sanitary housing at a reasonable rent for those who can demonstrate an ability to pay the rent, protect and care for persons and property, and be responsible for themselves and their guests. To ensure that residents are selected fairly, their qualifications for tenancy will be determined by evaluating their demonstrated performance, current financial status, and the applicant's ability to meet the rules and regulations of the property.

Senior Home Age Restriction – All household members must be 62+ years of age at the time of application.

Household Minimum Size*: The Veranda is comprised solely of studio apartments. Up to two qualified adults, 62 and over may occupy these studio apartments. In the event a single qualified senior resident requires assistance by an in-home caregiver that person will count as the second occupant.

*Authorized live-in aides have no rights to tenancy but will be considered an occupant.

Priority Point Placement System: The City has established a priority point placement system that reflects the City's priorities regarding placement of households into the limited number of affordable housing units in the City. While not a minimum requirement, the selection of tenants will be based on a priority point placement system. Preference is given to applicants who live and/or work in Cupertino. **Due to TCAC regulations, the City's priority point for public agency employees will not be applied to The Veranda.** The priority point placement system point scale is listed below. Applicants can receive up to a maximum of 3 points based on the following criteria:



One point = Cupertino resident

Two points = Working in Cupertino

Low-Income Housing Tax Credit Program (LIHTC) – 18 units are designated at 30%AMI, 40% AMI and 50%AMI. Occupancy standards, income & rent limits are provided below.

Permanent Supportive Housing Units (Measure A PBV): There will be 6 units at 50% AMI that will be reserved as permanent supportive housing units for homeless seniors with disabling conditions. Vacancies in these units will be filled with referrals from the County of Santa Clara, Office of Supportive Housing through their coordinated entry system. If the County's referral process does not produce qualified prospects for the PSH units with 60 days of vacancy, the property's waiting list will be used to occupy those units. The County shall retain referral rights to the unit when it becomes vacant.

Note: The application fee is waived for County of Santa Clara referred applicants.



THE VERANDA
19160 Stevens Creek Blvd, Cupertino CA 95014

OCCUPANCY STANDARDS

Studios: 1 - 2 persons

INCOME LIMITS

<u>AMI</u>	<u>1 Person</u>	<u>2 Persons</u>
30%	\$37,450	\$42,800
40%	\$49,960	\$57,120
50%	\$62,450	\$71,400

RENT LIMITS

<u>AMI</u>	<u>Studios</u>
30%	\$884
40%	\$1,197
50%	\$1,509

**The above income and rent limits are subject to change as published by HUD, TCAC or other regulatory agencies*

**Minimum Income = 1.75 times the monthly rent.*