

Garrettland, Inc.
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TENANT SELECTION PLAN

Project Name: **ALL GARRETTLAND, INC. MANAGED PROPERTIES**

Effective Date/Revised: **January 1, 2025**

INTRODUCTION

Garrettland, Inc., the managing agent, has established the following TENANT SELECTION PLAN to be used as an instrument in selecting and processing applicants.

Garrettland, Inc. will follow and abide by the Fair Housing and Equal Opportunity Laws and any other Fair Housing and Civil Rights Laws in effect in selecting residents. We will not discriminate against any person because of race, color, religion, creed, sex, gender, national origin, familial status or person with disabilities. Each applicant will be evaluated according to the following criteria and every effort will be made to screen the applicants consistently in the same way.

The following guides will be used to determine eligibility:

1. The Federal Register
2. The Federal Fair Housing Law
3. The State Fair Housing Law
4. IRS LIHTC Section 42 (when applicable)
5. Rural Development (RD) and/or HUD Requirements
6. Renter's Rights & Stabilization Act, 2024
7. Online Rental Exchange, to include A Summary of Your Rights Under the Fair Credit Reporting Act

LIHTC properties are prohibited by federal law from refusing to lease to a prospective tenant based on the fact that the applicant holds a Section 8 Housing Choice Voucher.

This procedure will be posted in the rental office and made available for applicants to review. It will be updated periodically in accordance with changes implemented in Federal and State guides. Any questions pertaining to these selection criteria should be directed to the Site Manager.

A. INCOME LIMITS

Project Income Information:

- See Attached. (You will attach this information when submitting Selection Criteria, see your property manager)

Maximum Incomes:

- See attached Income Guidelines (You will attach this information when submitting Selection Criteria, see your property manager)

Before a household takes occupancy of a unit, Garrettland, Inc. must determine that the household will meet the rent and income restrictions to qualify for housing in accordance with program rules and restrictions.

B. APPLICATION PROCESS

Anyone interested in applying for housing at Garrettland, Inc. may receive an application by any of the following methods: pick up in person at 1000 Thayer Center, Oakland, MD 21550, via US Mail, via email, download from our website or via fax. Applications may be returned in person, via US Mail, via email or by fax provided that the original signed application is also submitted. Allowances will be made for those who live out of state or have mobility or other impairments.

Applications will be marked with the date and time they are received, and applicants will be processed for an apartment if one is available, or they will be added to the wait list in chronological order. Incomplete or unsigned applications will be returned to the applicant.

All information will be verified in accordance with HUD/ LIHTC/ USDA regulations and requirements as outlined in HUD Handbook 4350.3. Additionally, applicants will be required to sign all appropriate and necessary forms authorizing Garrettland, Inc. to verify any and all factors that affect the applicant's eligibility or determine the rent the applicant will pay. All of this information may be released by HUD to other Federal, State and Local Agencies.

In the event the applicant is personally unable to complete the forms, the applicant must have someone who has power of attorney to complete the forms or be present to provide the information to someone assisting in completing the forms. The person assisting the applicant must sign and date the application, indicating that it was completed at the direction of the named applicant, and must provide identification to management. Allowances will be made for those who live out of state or have mobility or other impairments.

- Applicant(s) must complete the application in full including signature and date.
- Applicant(s) must meet certain credit/criminal report standards. Garrettland, Inc. requires a credit/criminal report on all applicants, family members 18 years of age or older, and/or live-in aides who may occupy the unit.
- Applicants must demonstrate the ability to meet financial obligations in a satisfactory manner, including timely payment of rent.
- Applicants must show that the ability to fulfill all the lease requirements (with or without support services) where applicable.
- Applicants must agree to live according to the Occupancy Guidelines as outlined in the Tenant Handbook as a condition of their lease.
- Applicants must demonstrate satisfactory housekeeping habits that will not jeopardize the health, security or welfare of themselves or other residents.
- Applicants must disclose social security numbers for all family members and provide proof of the numbers reported. If no SSN has been assigned to a particular family member, the applicant must at a

minimum bring proof that an application to Social Security has been completed. Acceptable forms of proof include Original Social Security Card, driver’s license with SSN, ID card issued by a federal, state or local agency, a medical insurance provider, or an employer or trade union, earnings statements on payroll stubs, bank statement, form 1099, benefit award letter, retirement benefit letter, life insurance policy, or court records.

Waitlist:

When an applicant has submitted a complete application, the applicant will be placed on all waiting lists they qualify for. The waiting list will document the final disposition of all applications (rejected, withdrawn, or placed in a unit). They will be notified in writing within 10 days that they have been placed on a waitlist or rejected.

Upon receipt of a completed and signed application, it will be marked with the date and time it was received and the applicant’s name will be added to the waitlist and kept in chronological order. Applicants may need to provide verified proof of disability in accordance with HUD Handbook 4350.3.

Upon adding an applicant’s name to the waitlist, it become the applicant’s responsibility to keep Garrettland, Inc. up to date with any changes to their application including, change of address, change of income, phone number or family composition. Failure to do so could result in being removed from the waitlist.

Other reasons for removal include:

- Failure to respond to written notice for updates regarding the waitlist
- Mail sent to the applicant’s address is returned as undeliverable
- The applicant no longer meets the eligibility requirements for the property or program
- The applicant fails to respond to telephone messages in a reasonable amount of time (generally 48 hours). Exception will be made to those who have good cause such as family emergency, illness or disability related reasons.
- The applicant voluntarily asks to be removed from the waitlist.

C. BEDROOM SIZE REQUIREMENTS: A household should not be assigned to a dwelling unit smaller than necessary to accommodate assigned as follows:

<u>No. of Occupants</u>		
<u>No. of Bedrooms</u>	<u>Minimum</u>	<u>Maximum</u>
1	1	3
2	2	5
3	3	7
4	4	8

Conversely, the bedroom size assigned should not require more than two (2) persons to occupy the same bedroom. A child may share a bedroom with parent(s) if the parent so wishes depending on the child’s age. This is, however, a decision to be made by the parent(s). Persons of different generations, persons of opposite sex (other than spouses) and unrelated adults should not be required to share a bedroom. The exception to the

occupant rule of number in household per bedroom is when the unit has been vacant 60 days or more. The unit will be offered to a qualified tenant of a lesser household size (example: 1 person = 2 bedroom or 2 people = 3 bedroom). If, because of a physical or mental handicap of a household member, or a person associated with that household, a family may need a unit that is larger than the unit size suggested above - reasonable accommodations will be made. However, local zoning ordinance and/or laws must be observed.

D. CHILD CUSTODY. If an applicant shares joint custody of a minor child on a 50/50 basis, then that child will be considered as part of the family composition in determining the appropriate unit size and rent. If custody is an unequal basis, the parent with major responsibility for the child should be considered to have full custody.

E. PRESENT AND PAST CREDIT HISTORY. Any pre-application may be rejected for one (1) of the following, unless the issue is resolved in a reasonable amount of time and proper documentation provided:

1. Two (2) judgments not remedied.
2. Unpaid utilities. Proof you can get utilities in your name in the state of MD.
3. Any suits not remedied or pending against previous landlord(s).

Consideration will be given to the applicant if it is proved that the aforementioned credit history was beyond the control of the applicant. Examples would be reduction in labor force, illness, extremely high medical bills, divorce, etc.

NOTE: Credit inquiries will be forwarded to the local credit bureau.

F. PRESENT AND PAST RENTAL HISTORY. A pre-application will be rejected for one (1) of the following:

1. One (1) - History that the applicant has vacated or abandoned a previous unit without notice.
2. One (1) - EVICTION from a previous housing unit (see categories of disapproval).
3. Three (3) - LATE PAYMENTS of rent within a six (6) month period from a current or past housing unit.
4. RENTAL HISTORY questionnaires returned to us wherein the previous management has signed that the applicant was destructive to the apartment or surrounding public areas.

This includes destruction by children of the applicant and/or guest of the applicant and poor housekeeping, which is defined as follows:

General Items

1. Unauthorized alteration of the building unit which would create an unsafe condition, such as an insurance risk or a fire hazard.
2. Unauthorized redecoration (painting or wallpaper) in the dwelling unit.
3. Unauthorized use of the dwelling unit such as running a business.
4. Poor housekeeping habits which constitute an unsanitary living condition (excessive accumulation of garbage or trash, dirty dishes, and general filth).

5. Obvious signs of needed maintenance in the unit that the resident has neglected to notify the management.
6. Gas driven machine housed in the dwelling unit (motorcycles, lawn mowers, etc.).
7. Inadequate control and supervision of children.
8. Evidence of unauthorized person(s) living in the dwelling unit.

NOTE: DAMAGES are defined as those which are above normal wear and tear caused or created by inhabitants, their children or guests.

G. PRESENT AND PAST CHARACTER HISTORY. One (1) of the following will be cause for the applicant to be rejected:

1. One (1) conviction of a felony (that resulted from VIOLENT BEHAVIOR i.e. assault, battery, etc.
2. One (1) ARREST which is currently pending in court which involves one (1) of the following:
 - A. The use or distribution of any controlled substance; including manufacture, sell, distribute, dispense or store on a leased premise and/or attempt, endeavor or conspire to manufacture, sell, distribute, dispense, or store any drugs on the leased premise.
 - B. The use of a weapon.
 - C. Prostitution.

H. CATEGORIES OF DISAPPROVAL. If any member of the family who is expected to reside in the apartment is determined to fall within any one (1) of the following categories, the family may be disapproved for admission. However, before such determination is made, consideration shall be given to favorable changes in the family's pattern of behavior, a lapse of 5 years since occurrence of an offense and to other extenuating circumstances. If the application is disapproved for admission, the household will be removed from all wait list. Garrettland, Inc. will not deny or recommend the denial of housing to applicants based on eviction proceedings where the tenant prevailed, a settlement was reached, or the matter was dropped. If denied, you may reapply for housing at a future date.

1. History of Criminal Activity -- Includes cases in which a member of the family who is expected to reside in the household was engaged in any criminal activity which involved crimes of physical violence to persons or property or the nature of which would be detrimental to the safety or welfare of other tenants or their peaceful occupancy of the premises.
2. Violent Behavior -- Includes evidence of acts or violence or any other conduct which would constitute a danger or disruption of the peaceful occupancy of neighbors.
3. Confirmed Drug or Alcohol Addiction or Abuse -- Includes evidence of confirmed drug addiction or alcohol abuse, such as a record of conviction for possession, trafficking, or use of heroin or other narcotics or controlled substances, a record of conviction of activity relating to the misuse of alcohol, or written reports from a probation office, a social agency, or the family itself to the effect that the individual is addicted to or is misusing drugs or alcohol. In cases where the individual is undergoing follow-up treatment by a professional agency, he/she shall not be considered ineligible if such agency confirms in writing that he/she is maintaining enrollment in substance abuse program.

4. Rape, Prostitution or Sexual Deviation -- Includes convictions for the offenses of rape, prostitution, indecent exposure, sodomy, carnal abuse, impairing the morals of a minor or similar crime indicating sexual deviation. This includes any member subject to a conviction or sex offender registration in any state.
5. Grossly Unsanitary or Hazardous Housekeeping -- Includes generally creating any health and/or safety hazard through acts or 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; causing or permitting infestation, foul odors, or other problems injurious to other person's 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 a dwelling unit or failing to maintain them in a good and clean condition; or any other conduct or neglect which could result in health or safety problems or in damage to the premises. In case where a qualified agency is working with the family to improve housekeeping and the agency reports that the family shows potential for improvement, decisions as to eligibility shall be reached after referral to and recommendation by such agency. This category does not include families whose housekeeping is found to be superficially unclean or who lack orderliness where such conditions do not create a health and safety problem, do not do damage or deterioration of the premises, and do not adversely affect the peaceful occupancy of neighbors.
6. 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 which is disturbing or dangerous to neighbors or disrupts family and community life.
7. Non-compliance with Rental Agreements -- Includes evidence of any failure to comply with the terms of rental agreements on prior residences, such as providing shelter to unauthorized persons, keeping of pets or other acts in violation of rules and regulations and painting or decorating without permission of owner.
8. All applicants with a Debt Balance – All applicants who owe the owner of any development or housing a balance from prior occupancy will not be considered for admission until the account is paid in full and reasonable assurance is obtained that contributing causes for nonpayment of rent during the prior occupancy have been sufficiently changed to enable the family to pay, when due, rent and other expenses relation to the occupancy of the apartment. The spouse will not be required to pay the balance before admission if his/her spouse was the former lessee, provided there is legal documentation evidencing a divorce or separation. In any event, the former lessee with unpaid balance will not be added to the lease until the amount is paid in full.
9. Tenancy or Credit Records -- A consistent, severe, or recent history of deficiencies in overall credit or in rent payment which indicates that the family would be unable or would otherwise fail to pay when due rent for the apartment and other expenses relating to occupancy of the apartment; or the absence of any history of timely payment of rent and other obligations, unless the family can show good cause for such absence.

10. Misrepresentation -- Willful or serious misrepresentation in the application procedure for the apartment for any other governmental assisted dwelling unit.

11. Supervision of Children, Disabled and Elderly Persons -- If any child (17 years or under) or any disabled or elderly person who is unable to care for him or herself is to occupy the apartment, the applicant must demonstrate that proper supervision, by a responsible adult (18 years or older or the legal description of an adult, under Maryland law, a person reaches the age of majority and has the capacity to enter into a valid real estate contract/lease at age 18. However, minors married to persons who have reached the age of majority may enter into valid real estate contracts jointly with their spouses. Generally, competency has three (3) requirements: (a) age (majority); (b) State of mind; and (c) Authority to act, a person will be provided during the period of time while the child or the disabled or elderly person is at home and the head or heads of household are at work or otherwise absent from the apartment.

12. State and Federal Laws -- Failure to meet the eligibility requirements imposed by the authority or by applicable state and federal laws and any regulations or requirement promulgated thereunder.

13. Prospective tenant, head of household, co-head of household and all tenant household resident members (over the age of 18) may be required to complete and/or submit to question on one (1) or more of the following affidavits, forms or history background checks. Failure to complete, intentional deletion, falsification or misrepresentation of information or facts may lead to the disapproval of the application and/or future eviction.

Rental Application
 Employment/Termination Verification
 Bank Verification
 Verification of Welfare Benefits
 Verification of Social Security Benefits
 Verification of Unemployment Compensation
 Retirement/Pension Verification
 Verification of Child Support/Alimony
 Verification of Child Care Expenses
 Asset Verification-Real Property
 Verification of Education Funds
 Affidavit of Support
 Affidavit of Support during College
 Certification of Disability
 Credit Bureau Application Form
 Landlord Reference
 Home Visitation to Determine Eligibility
 Tenant Certification
 Check Returned by Bank
 Rental Assistance
 Non-Full Time Student Verification
 Unemployment Verification
 Full Time Student Verification
 Certification Questionnaire of Income/Assets

Verification Disability Benefits
Criminal Background Investigation

DISAPPROVED, the applicant shall be notified in writing by the site manager or managing agent. Such notice shall clearly state the reason(s) determining the disapproval of an application. Per 3560.160 9 (f) USDA rental assistance properties only, the following procedures must be followed by tenants, prospective tenants or borrowers involved in a grievance or a response to an adverse action.

- 1) The tenant or prospective tenant must communicate to the borrower in writing any grievance or response to a notice within 10 calendar days after occurrence of the adverse action or receipt of a notice of intent to take an adverse action.
- 2) Borrowers must offer to meet with tenants to discuss the grievance within 14 calendar days of receiving the grievance. The Agency encourages borrowers and tenants or prospective tenants to make an effort to reach a mutually satisfactory resolution to the grievance at the meeting.

NON-DISCRIMINATION STATEMENT AND POLICY

It is the policy and commitment of Garrettland, Inc. that it does not discriminate based on race, age, color, sex, gender, national origin, physical or mental disability, religion, or familial status.