

CDBG/HOME PROGRAM (INCOME RESTRICTED) CONFIDENTIAL FINANCIAL APPLICATION FOR RENTAL PROPERTIES MANAGED BY: AFFINITY PROPERTY MANAGEMENT

ADDRESS APPLYING FOR: _

DESIRED MOVE IN DATE:

APPLICATION PROCESS FOR AFFINITY PROPERTY MANAGEMENT RENTAL PROPERTIES

- Application must be completed by all household members age 18 or older.
- \$40 Application fee per adult over the age of 18.
- <u>ALL</u> supporting documents <u>MUST BE</u> submitted with the application or the application process will be delayed. For a list of supporting documents refer to page 11 of this application.
- Copy of Photo ID for each applicant age 18 or older.
- Completed applications and supporting documents can submitted to:

Affinity Property Management 1221 Park Place NE - Suite C Cedar Rapids, IA 52402 Email: info@apmia.com Phone: (319) 393-0814

Applications will be reviewed in the order in which they are received.



Home Requirements

This property is part of a program developed by the U.S. Department of Housing and Urban Development (HUD). The HOME Program requirements are designed to increase the supply of affordable housing for a sustained period, by capping rents at affordable levels and restricting occupancy to median income households.

Under the HOME Program, tenants must be at or below **80%** of median income as outlined by the then current HOME Program Income Limits as issued by HUD. An example of income limits effective June 15th, 2022 are listed below. However, these income limits are subject to change as HUD issues new limits.

Tenants selected must be at or below **80%** of the median income to meet the income eligibility requirements as outlined in the current year. An example is below. Again, these income limits are subject to change as HUD issues new limits.

HOME Program Income Limits Issued by HUD								
For Cedar Rapids, Iowa Effective 6/15/2022		Hous	sehold Siz	e (# Oco	cupants 5	50% of the	time)	
80% Median –	One	Two	Three	Four	Five	Six	Seven	Eight+
CDBG Qualified Low Income	\$50,050	\$57,200	\$64,350	\$71,500	\$77,250	\$82,950	\$88,700	\$94,400

Income limits are verified on an annual basis as part of the recertification process. When a tenant of a HOME unit becomes over-income, the property is temporarily in noncompliance with the HOME requirements. Temporary non-compliance is permissible as long as the landlord takes steps at the next available opportunity to restore the property's compliance. Over-income tenants are protected by the terms of their leases. Rent changes go into effect only when the lease permits at which time rent would be adjusted to 30% of the adjusted income or market rate, whichever is lower.

TENANT WAITING LIST PROCEDURES

Affinity Property Management will maintain a waiting list of interested persons. The list will be maintained in chronological order. When an opening occurs, Affinity Property Management will notify first in line applicants based on chronological order on the waiting list. When an applicant on the waiting list has been notified of a potential opening they will have 24 hours to respond regarding their interest in the property. If the applicant does not respond within 24 hours, Affinity Property Management will update the waiting list when an opening becomes available. The waiting list will consist of ten applicants.

TENANT SELECTION PLAN FOR AFFINITY PROPERTY MANAGEMENT RENTAL PROPERTY

Affinity Property Management will not discriminate on the basis of race, color, creed religion, national or ethnic origin, citizenship, ancestry, class, sex, sexual orientation, familial status, disability, military/veteran status, source of income, age or other basis prohibited by local, state or federal law in any aspect of tenant selection.

In general, applications will be processed in accordance with the following steps:

- Review for Completeness Incomplete applications will be rejected and the applicant will be notified. Review will not continue until all of the required information has been provided.
- Preliminary Determination Completed applications will be reviewed for income eligibility.
- Screening Procedure To obtain information about an applicant's ability to meet the essential requirements of tenancy, Affinity Property Management will secure background information from one or more of the following sources:
 - 1. References from landlords in the last five years or from the last two successive tenancies, whichever is more inclusive.
 - 2. Credit references furnished by the credit bureau. Affinity Property Management will not rent to persons with a recent history/habit of poor credit.
 - 3. Personal references provided by the applicant.
 - 4. Income & Employment references provided by the applicant.
 - 5. Bank and Asset references provided by the applicant.
 - 6. Record of prior criminal history. Affinity Property Management will not rent to persons who have convictions for felonies and/or Aggravated misdemeanors including all drug-related crimes within the last 5 years. Affinity Property Management will not rent to sex offenders.

Affinity Property Management considers the following list of felonies and aggravated misdemeanors unacceptable behavior, activity and/or involvement for tenants of this property:

- Assault, personal injury
- Stalking, kidnapping, rape, sexual abuse
- Theft, burglary, stolen property
- Criminal mischief, vandalism, property damage
- Drug use, drug trafficking, drug manufacturing
- Child molestation, child endangerment, child neglect, sex offenders
- Prostitution
- Illegal use of firearms, guns
- Breaking and entering
- Domestic violence
- Arson or trespass
- Other criminal activity

Note: Eligibility does not constitute acceptance and further screening may be required to determine applicant's ability to maintain a successful tenancy.

The Tenant Selection Plan sets forth the essential requirements of tenancy and the grounds on which tenants will be rejected for failing to meet such requirements. In the event an application is rejected, Affinity Property Management will promptly notify each applicant in writing and will explain the grounds for the rejected application. Rejection of an applicant is appropriate where Affinity Property Management has reasonable basis to believe that the tenant cannot meet these essential requirements, which may be summarized as follows:

- The applicant has failed to provide information reasonably necessary for Affinity Property Management to process the applicant's application.
- The applicant has failed to pay rent and other charges under a prior tenancy in a timely manner and/or credit report shows numerous delinquencies.
- The applicant or a household member has a history of failure to meet material lease terms or the equivalent at one or more prior residences, and such failure if repeated by the tenant, would be detrimental to the property or the health, safety, security or peaceful enjoyment of other tenants.
- The applicant has misrepresented or falsified any information required to be submitted as part of the applicant's application and the applicant fails to establish that the misrepresentation or falsification was unintentional.
- The applicant has interfered with the rights and enjoyment of others and/or damaged property of others in a prior tenancy.
- The applicant has engaged in an activity that threatened the health, safety, or right to peaceful enjoyment of other residents or management in a prior tenancy.
- The applicant or household member has displayed living habits or poor housekeeping at a prior residence, and such damage or destruction of property, if repeated would have a material adverse effect on the property or any unit therein.
- The applicant failed to comply with necessary and reasonable rules of the housing provider in a prior tenancy.
- Affinity Property Management has no tolerance for drugs.

APPLICANT INFORMATION (HEAD OF HOUSEHOLD)*

Applicant Name		Email			
Address		City		State	Zip
Home Phone	Work Phone		Cell Phone		
*Please Indicate the preferred contact number					

CO-APPLICANT INFORMATION

Applicant Name		Email			
Address		City		State	Zip
Home Phone	Work Phone	1	Cell Phone		
*Please Indicate the preferred contact number	·				

HOUSEHOLD COMPOSITION

Member Name *			
RELATIONSHIP TO HEAD OF HOUSEHOLD (SEE BELOW)	Head		
Age			
Social Security #			
DATE OF BIRTH			
GENDER (F OR M)			
MARITAL STATUS (SEE BELOW)			
RACE (SEE BELOW)			
ETHNICITY (SEE BELOW)			

*If additional space is needed, please continue on a separate page and attach.

Relationship to Head of Household:

- H Husband
- W Wife
- SO Significant other
- D Daughter
- S Son
- ON Other Non-Relative
- OR Other Relative

Marital Status:

- M Married
- S Single
- SP Separated
- D Divorced
- W Widowed

Race:

- White
 Black/African American
- 3 Asian
- 4 American Indian/Alaskan Native
- 5 Native Hawaiian/Other Pacific Islander
- 6 American Indian/Alaskan Native & White
- 7 Asian & White
- 8 Black/African American & White
- 9 American Indian/Alaskan Native & Black/African American
- 10 Other Multi-Racial
- 11 Chose not to respond

Ethnicity:

1 Hispanic/Latino

- 2 Other (Non-Hispanic/Latino)
- 3 Chose not to respond

INCOME AND ASSET INSTRUCTIONS

- 1. Income and asset Information must be included for each household member age 18 or older.
- 2. Sources must be completed for all items marked yes except asset numbers 18 & 19.
- **3.** Use a separate line for each source.
- **4.** Failure to complete the income and asset information and sources in their entirety will delay the application process.

HOUSEHOLD INCOME

	DO YOU RECEIVE OR EXPECT TO RECEIVE:	YES	No	MONTHLY AMOUNT
1	Wages, Salaries (includes overtime, tips, bonuses, commissions, self-employment)			
2	Does any member work for someone who pays them cash?			
3	Regular Pay for a Member of the Armed Forces			
4	Welfare or Disability Benefits (AFDC, TANF, FIP, SSDI, or SSI)			
5	Worker's Compensation			
6	Unemployment Benefits or Severance Pay			
7	Child Support Case Number(s):			
8	Alimony			
9	Social Security Payments			
10	Pensions (PERA, Railroad, etc.)			
11	Death Benefits			
12	Retirement Benefits			
13	Annuities or Life Insurance Dividends			
14	Lump Sum Payments (inheritance, insurance settlements, lottery winnings, etc.)			
15	Net Income from Rental Property			
16	Regular Cash Contributions or Gifts from Individuals Not Living in the Household			
17	Other (list)			

SOURCES OF INCOME

NUMBER FROM ABOVE	FAMILY MEMBER	SOURCE OF INCOME (Employer Name, SSDI, Etc.)

HOUSEHOLD ASSETS	S
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1 Checking Accounts 2 Savings Accounts 3 Stocks 4 Capital Investments	
3 Stocks	
4 Capital Investments	
5 Bonds	
6 Trusts	
7 Securities	
8 IRA/KEOGH Accounts	
9 Certificates of Deposit	
10 Pension/Retirement Funds	
11 Mutual Funds	
12 Treasury Bills (savings bonds etc)	
13 Safety Deposit Box	
14 Insurance Settlement	
15Do you have any coin collections, antique cars, gems/jewelry, stamps or any other items held for investment purposes?	
Are any assets held jointly with another person?	
16 If yes, list person's name, asset(s) held jointly, and the relationship to the applicant:	
17 Other (list):	
Do you currently own a home or purchasing a home on contract?	
Are property taxes current?	
18 Family Member:	
Address, City, State, Zip:	
Mortgage Institution:	
Mortgage Balance:	_
Have you sold or disposed of any asset for less than fair market value in the last two years?	
Family Member:	
19 Asset Estimated Value:	
Date Sold or Disposed of:	
Amount Received:	

SOURCES OF ASSETS

NUMBER FROM ABOVE	FAMILY MEMBER	Source/Location of Asset

QUESTIONS

Is there anyone currently living with you	u that is not on this application? YES NO
If yes, please explain:	
Have you ever been convicted of a felo	ny? YES NO
If yes, please explain:	
Has another Landlord ever initiated evid	ction proceedings against you? YES NO
If yes, please explain:	
Are you or anyone that would be living offender registry?	at this residence currently or scheduled to be on a sex
If yes, please explain:	
How did you hear about this property?	
CURRENT ADDRESS:	
Month/Year moved in:	Monthly Rent: \$
Reason for leaving:	
Owner/Agent:	Phone:
Previous Address:	
	Monthly Rent: \$
Reason for leaving:	
Owner/Agent:	Phone:
Previous Address:	
	Monthly Rent: \$
Reason for leaving:	
Owner/Agent:	Phone:

CURRENT EMPLOYE	E <u>R</u> :	
Address:		
Dates Employed: _		
Supervisor:		Supervisor's Phone:
Salary: \$	per	Number of hours per week worked:
PREVIOUS EMPLOY	<u>ER</u> :	
Address:		
Dates Employed: _		
		Supervisor's Phone:
Salary: \$	per	Number of hours per week worked:
EMERGENCY CONT	ACT INFORMATION:	
Name:		
Address:		
Phone/Email:		

CONSENT AND RELEASE

The applicant, co-applicant, and each household member age 18 or older must sign after reading.

I consent to allow Affinity Property Management to request and obtain income information from the sources listed on this form for the purpose of verifying my eligibility for rental property.

Credit Report - We need a copy of valid photo id Criminal checks Income verification Employment and/or student verification Previous landlord references Additional references as requested Others as deemed pertinent for Application

By signing this form, I acknowledge and agree to the above and that this application is true, correct, and complete.

Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government and that doing may result in a \$10,000 fine or five years of imprisonment.

Print Applicant Name	Applicant Signature	Date
Print Co-Applicant Name	Co-Applicant Signature	Date
Print Other Household Adult Name	Other Household Adult Signature	Date
Print Other Household Adult Name	Other Household Adult Signature	Date

CHECKLIST FOR DOCUMENTS THAT MUST BE SUBMITTED WITH APPLICATION

	Copy of photo id for all tenants living in the residence to complete credit re	port and criminal background check
Ινςο	ME VERIFICATIONS (PROVIDE COPIES FOR ALL DOCUMENTS)	
1	Wages, Salaries (includes overtime, tips, bonuses, commissions, self- employment)	Three months consecutive pay stubs showing gross year to date pay received or if self employed a current year Profit and Loss
2 16	Does any member work for someone who pays them cash? - Regular Cash Contributions or Gifts from Individuals Not Living in the Household	Signed statement from person paying stating how much is paid and how often
3	Regular Pay for a Member of the Armed Forces	Three months consecutive pay stubs showing gross year to date pay received
4 5 10 11 12 14	Welfare or Disability Benefits (AFDC, TANF, FIP, SSDI, or SSI) - Worker's Compensation - Social Security Payments - Pensions (PERA, Railroad, etc) - Death Benefits - Retirement Benefits - Lump Sum Payments (inheritance, insurance settlements, lottery winnings, etc)	Current award letter
6	Unemployment Benefits or Severance Pay	Current printout from Iowa Workforce Development for unemployment or severance pay award letter
7	Child Support	Child support case number for each child
8	Alimony	Copy of legal award or if no court order signed statement from person paying stating how much is paid and how often
13	Annuities or Life Insurance Dividends	Current statement showing amount year to date received
15	Net Income from Rental Property	Copy of lease showing current rent amount
17	Other (list)	Current documentation stating how much is paid and how often
Asse	T VERIFICATIONS (PROVIDE COPIES FOR ALL DOCUMENTS)	
1 2	Checking Accounts - Savings Accounts	Six months consecutive current statements – must show bank name, account number, and account owner
3 4 5 6 7 8 9 10 11 14	Stocks - Capital Investments - Bonds – Trusts – Securities - IRA/KEOGH Accounts - Certificates of Deposit - Pension/Retirement Funds - Mutual Funds - Insurance Settlement	Current statement
12	Treasury Bills (savings bonds etc)	Calculator print out from Treasury Direct.Com showing current value of treasury bills
13	Safety Deposit Box	Signed statement showing item and value
15	Do you have any coin collections, antique cars, gems/jewelry, stamps or any other items held for investment purposes?	Current appraisal showing value
16	Are any assets held jointly with another person?	Find asset in asset list and submit required documents
17	Other (list):	Documentation showing current value
18	Do you currently own a home or a contract for deed?	Current statement from mortgage institution showing principal balance (official payout not needed)
19	Have you sold or disposed of any asset for less than fair market value in the last two years?	Documentation showing estimated value and amount received

*All source documents must be no older than **60** days prior to application submission.