



## **APPLICATION PROCESS INSTRUCTIONS FOR APPLICANTS**

Dear Applicant,

We appreciate your interest in applying for housing within the various affordable housing communities managed by MAAC Project. Enclosed is the pre-application along with the Resident Selection Criteria. Below is a general description of the application process:

- All sections of the Pre-Application must be completed. Incomplete, inaccurate or falsified information will be grounds for denial.
- Interviews will be scheduled for initial processing according to a); unit availability and b); placement on waiting list. You may be notified of your appointment via mail or telephone.
- In the event that a co-signer is required, the co-signer will need to meet the following requirements:

A co-signer application must be completed

A non-refundable credit report processing fee of \$25.00 will be charged.

Income must be no less than three times the amount of their own rent/mortgage

Assume all responsibility for the condition, conduct and behaviors that take place in the apartment from the occupants and their guest.

The duration of the co-signers responsibility for this household is two (2) years.

- All MAAC Project Communities have a NO PET Policy.



In compliance with State and Federal Fair Housing Guidelines, MAAC does not discriminate on the basis of race, color, religion, sex, handicap, familial status or national origin.





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## **RESIDENT SELECTION CRITERIA**

We offer the following information so that all applicants will have available to them a detailed statement of the rental qualifying policies of MAAC Properties' apartment communities. Although we have attempted to make this document easy to read and understand, by its nature, it is a statement of policy and it includes formal language and legal terms. If you have any questions about our policies or about the information in this document, please contact our management team.

## **OCCUPANCY POLICY**

Occupancy is based on the number of bedrooms in an apartment home. A minimum of one person per bedroom is required, with a maximum limit of three (3) persons for a 1-bedroom unit, five (5) persons for a 2-bedroom unit, and seven (7) persons for a 3-bedroom unit.

As a state housing program requirement, most of our apartment communities are governed by the California Tax Credit Affordable Housing Program, which specifies that the household composition may not be entirely comprised of all full-time students unless certain eligibility requirements are met.

## **INCOME/VERIFICATION REQUIREMENTS**

Initial eligibility will be determined based on the annualized household income. In addition, the total household income must not exceed the maximum income limit as described per household size. Both minimum and maximum income limits also apply throughout our communities.

Households may not pay more than 45% of their monthly income toward rent unless certain eligibility requirements are met, for example: demonstrating that the household has paid more than 45% of their monthly income in the past (to be verified via third party).

All income sources and assets must be verified. You may be denied if your sources of income and assets cannot be verified.



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## **RENTAL/EVICTION HISTORY**

Applicants must have 3 years of verifiable rental history that include verification(s) of timely rent and compliance with Landlord rules and lease regulations.

Any history of eviction within two years of the application date will result in denial of application. If your eviction was more than two years prior to the date of application, it must be resolved.

2<sup>nd</sup> party housing references from relatives are not acceptable.

A co-signer will be required in the event that the required housing history information cannot be obtained.

## **CREDIT/CRIMINAL HISTORY REQUIREMENTS**

### **Credit Report**

A non-refundable credit report processing fee of \$25.00 will be charged. Outstanding bad debt that is directly related to current/previous rental property must be paid in full or a letter from the property owner and/or Management Company agreeing to a scheduled payment plan must be submitted.

Applicants who have had bankruptcies discharged within one year from the date of application will be denied.

All Public Records must be explained in writing, supported with legal documentation.

As a company policy, please be advised that we are required to clarify all applicable information per local and state housing program requirements which include, but are not limited to; student loans, real estate holdings, civil judgments, etc.

### **Criminal History**

Any individual who is convicted of a felony and/or misdemeanor or any individual, who may constitute a direct threat to the health and safety of other individuals, the complex, or the property of others, will be denied.

Any individual who was convicted of any felony and/or misdemeanor(s) that occurred more than three (3) years ago must provide all supporting legal documentation, which will be reviewed by staff for Management approval.

## **RESIDENT SELECTION PROCESS**

Once the pre-application is completed and returned, it will be reviewed by staff to determine income-eligibility. If your pre-application is approved, it will be entered into a waiting list



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database. Once your name reaches the top 5 applicants, you will be contacted to schedule an interview. (Please see the attached **Waiting list Acknowledgement** form).

**PRE-APPLICATION UPDATES**

It is the applicant’s responsibility to maintain their contact information updated with the Management office. Applicants must inform the management in writing of any changes to the information on the pre-application, including change in address, household size and income.

**APPLICANT CERTIFICATION**

I (we) have read and understand the basis for consideration of my (our) application.

\_\_\_\_\_  
Applicant’s Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant’s Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Agent/Owner’s Representative

\_\_\_\_\_  
Date



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