

AFFORDABLE HOUSING PROGRAM

ADMISSIONS POLICY

HOUSING AUTHORITY OF THE CITY OF NEW SMYRNA BEACH

(HANSB)

1101 S. Dixie Freeway

New Smyrna Beach, FL 32168

(386) 428-8171

(386) 427-3429 (FAX)

Effective February 10, 2014

ACOP TABLE OF CONTENTS

ADMISSIONS POLICY	1
1.0 FAIR HOUSING	1
2.0 REASONABLE ACCOMMODATON	1
2.1 COMMUNICATION.....	1
2.2 QUESTIONS TO ASK IN GRANTING THE ACCOMMODATION.....	1
3.0 SERVICES FOR NON-ENGLISH SPEAKING APPLICANTS/RESIDENTS	1
4.0 RIGHT TO PRIVCACY	1
5.0 TAKING APPLICATIONS	1
6.0 ELIGIBILITY FOR ADMISSION	1
6.1 INTRODUCTION	1
6.2 ELIGIBILITY CRITERIA.....	1
6.3 SCREENING APPLICANTS.....	1
6.4 GROUNDS FOR DENIAL.....	10
6.5 INFORMAL REVIEW	10
7.0 MANAGING THE WAITING LIST.....	10
7.1 ORGANIZATION AND MAINTENANCE OF THE WAITING LIST	10
7.2 FAMILIES NEARING THE TOP OF THE WAITING LIST	11
7.3 ASSIGNMENT OF BEDROOM SIZES	11
8.0 INCOME, EXCLUSIONS FROM INCOME, & DEDUCTIONS FROM INCOME	11
8.1 INCOME.....	11
9.0 VERIFICATION.....	12
9.1 ACCEPTABLE METHODS OF VERIFICATION	12
9.2 VERIFICATION OF CITIZENSHIP OR ELIGIBLE NONCITIZEN STATUS ...	13
9.3 VERIFICATION OF SOCIAL SECURITY NUMBERS	14
10.0 DETERMINATION OF TENANT RENT	15
10.1 MONTHLY RENT	15
10.2 PAYING RENT	15
11.0 INSPECTIONS	15
11.1 MOVE-IN INSPECTIONS.....	15
11.2 ANNUAL INSPECTIONS	16
11.3 NOTICE OF INSPECTION	16
11.4 EMERGENCY INSPECTIONS	16
11.5 PRE-MOVE-OUT INSPECTIONS	16
11.6 MOVE-OUT INSPECTIONS.....	16
12.0 PET POLICY	16
12.1 PETS IN PUBLIC HOUSING	16
12.2 APPROVAL	17
12.3 TYPES AND NUMBER OF PETS	17
12.4 INOCULATIONS.....	17
12.5 PET DEPOSIT	17
12.6 FINANCIAL OBLIGATION OF RESIDENTS.....	17
12.7 REMOVAL OF PETS	17
12.8 RETURN OF SECURITY DEPOSIT	18

ADMISSIONS POLICY

This Admissions Policy defines HANSB'S policies for admitting tenants into affordable housing units owned and managed by HANSB, incorporating federal, state and local law. If there is any conflict between this policy and laws or regulations, the laws and regulations will prevail.

1.0 FAIR HOUSING

It is the policy of HANSB to fully comply with all federal, state and local nondiscrimination laws; the Americans with Disabilities Act; and the U. S. Department of Housing and Urban Development regulations governing Fair Housing and Equal Opportunity. HANSB shall affirmatively further fair housing in the administration of its affordable housing rental units.

No person shall, on the grounds of race, color, sex, religion, national or ethnic origin, familial status, or disability be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under HANSB'S programs.

HANSB will assist any family that believes they have suffered illegal discrimination by providing copies of the appropriate housing discrimination forms. HANSB will also assist them in completing the forms if requested, and will provide them with the address of the nearest HUD office of Fair Housing and Equal Opportunity.

2.0 REASONABLE ACCOMMODATION

Sometimes people with disabilities may need a reasonable accommodation in order to take full advantage of HANSB housing programs. When such accommodations are granted, they do not confer special treatment or advantage for the person with a disability; rather, they make the program accessible to them in a way that would otherwise not be possible due to their disability. This policy clarifies how people can request accommodations and the guidelines HANSB will follow in determining whether it is reasonable to provide a requested accommodation. Because disabilities are not always apparent, HANSB will ensure that all applicants are aware of the opportunity to request reasonable accommodations.

A reasonable accommodation is some modification or change HANSB can make to its apartments, buildings, or grounds or methods and procedures that will assist an otherwise eligible individual with a disability to take full advantage of and use HANSB'S programs. **24 CFR § 8.20**

An accommodation is not reasonable if it: **24 CFR § 8.21(b) and 24 CFR § 8.24(a)(2)**

Causes an undue financial and administrative burden; or

- b. Represents a fundamental alteration in the nature of HANSB'S program.

2.1 COMMUNICATION

Anyone requesting an application will also receive a Request for Reasonable Accommodation form. All decisions granting or denying requests for reasonable accommodations will be in writing.

2.2 QUESTIONS TO ASK IN GRANTING THE ACCOMMODATION

- A.** Is the requestor a person with disabilities? For this purpose the definition of person with disabilities is different than the definition used for admission. The Fair Housing definition used for this purpose is:

A person with a physical or mental impairment that substantially limits one or more major life activities, has a record of such impairment, or is regarded as having such impairment. (The disability may not be apparent to others, i.e., a heart condition).

If the disability is apparent or already documented, the answer to this question is yes. It is possible that the disability for which the accommodation is being requested is a disability other than the apparent disability. If the disability is not apparent or documented, the HANSB will obtain verification that the person is a person with a disability.

- B.** Is the requested accommodation related to the disability? If it is apparent that the request is related to the apparent or documented disability, the answer to this question is yes. If it is not apparent, the HANSB will obtain documentation that the requested accommodation is needed due to the disability. The HANSB will not inquire as to the nature of the disability.

- C.** Is the requested accommodation reasonable? In order to be determined reasonable, the accommodation must meet two criteria:

1. Would the accommodation constitute a fundamental alteration? The HANSB business is housing. If the request would alter the fundamental business that the HANSB conducts, that would not be reasonable. For instance, the HANSB would deny a request to have the HANSB do grocery shopping for a person with disabilities.
2. Would the requested accommodation create an undue financial hardship or administrative burden? Frequently the requested accommodation costs little or nothing. If the cost would be an undue burden, the HANSB may request a

meeting with the individual to investigate and consider equally effective alternatives.

- D.** Generally the individual knows best what it is they need; however, the HANSB retains the right to be shown how the requested accommodation enables the individual to access or use HANSB programs or services.

If more than one accommodation is equally effective in providing access to HANSB programs and services, HANSB retains the right to select the most efficient or economic choice. The cost necessary to carry out approved requests, including requests for physical modifications, will be borne by HANSB if there is no one else willing to pay for the modifications. If another party pays for the modification, HANSB will seek to have the same entity pay for any restoration costs.

If the tenant requests as a reasonable accommodation that they be permitted to make physical modifications at their own expense, HANSB will generally approve such request if it does not violate codes or affect the structural integrity of the unit.

A family that has a member with a disability must still be able to meet essential obligations of tenancy. They must be able **24 CFR § 8.3**

- a. to pay rent and other charges (e.g. utility bills) as required by the lease in a timely manner;
- b. to care for and avoid damaging the apartment and common areas;
- c. to use facilities and equipment in a reasonable way;
- d. to create no health, or safety hazards, and to report maintenance needs;
- e. not to interfere with the rights and peaceful enjoyment of others, and to avoid damaging the property of others;
- f. not to engage in prohibited criminal activity that threatens the health, safety or right to peaceful enjoyment of the premises by other residents or staff; and not to engage in drug-related criminal activity; and
- g. to comply with necessary and reasonable rules and program requirements of HUD and the HANSB.

But, there is no requirement that they be able to do these things without assistance.

If an applicant or resident family member needs assistance with one of the essential obligations of tenancy, HANSB will, as a reasonable accommodation, make a referral to an individual or agency that can provide such assistance. **24 CFR § 8.20**

If an applicant or resident receives a referral to an agency or individual who can assist the applicant or resident with complying with the essential obligations of tenancy, the applicant or resident is not obligated to accept the service, but if refusing service results in a lease violation, HANSB may terminate the lease. **24 CFR § 8.2**

3.0 SERVICES FOR NON-ENGLISH SPEAKING APPLICANTS AND RESIDENTS

HANSB will endeavor to have bilingual staff or access to people who speak languages other than English. Applicants and residents with low English comprehension may furnish an interpreter to assist in communication with HANSB. HANSB is not required to pay for the costs of foreign language interpretation.

4.0 RIGHT TO PRIVACY

All adult members of both applicant and tenant households are required to sign HUD Form 9886, Authorization for Release of Information and Privacy Act Notice. The Authorization for Release of Information and Privacy Act Notice states how family information will be released and includes the Federal Privacy Act Statement. Any request for applicant or tenant information will not be released unless there is a signed release of information request from the applicant or tenant.

5.0 TAKING APPLICATIONS

Families wishing to apply for Private Affordable Housing will be required to complete an application for housing assistance. Applications will be accepted during regular business hours at the following property office:

Housing Authority of the City of New Smyrna Beach
1101 S. Dixie Freeway
New Smyrna Beach, FL 32168
386-428-8171
386-427-3429 FAX

Applications are taken to compile a waiting list. Due to the demand for private affordable housing in New Smyrna Beach, HANSB may take applications on an open enrollment basis, depending on the length of the waiting list. Completed applications will be accepted for all applicants. HANSB will assume that all provided information is correct. All information will be verified as the applicant family nears the top of the waiting list.

Applications will be mailed to interested families upon request.

Applications will also be available on HANSB's website at: www.newsmyrnahousing.com

The completed application will be dated and time stamped upon its return to HANSB.

Persons with disabilities who require a reasonable accommodation in completing an application may call HANSB to make special arrangements.

Applicants must submit documentation as part of the application process. Applications will not be accepted until all required documentation is submitted.

Applicants who provide all required documentation will be placed on the waiting list based on the family's preferences and the date and time the completed application were received by the HANSB office. Application shall be considered complete when all required documentation is received and all application questions are completed. No blanks shall be left on the application. The application shall be signed by all adult applicant family members and designated HANSB staff person.

Applications shall be updated as applicants report changes in income and family circumstances. All modifications to applications shall be properly documented and the transaction initialed by the staff member making the change. It is the applicant's responsibility to notify HANSB of changes, **including changes in address**.

6.0 ELIGIBILITY FOR ADMISSION

6.1 INTRODUCTION

There are several eligibility requirements for admission to HANSB's affordable rental program:

1. The family has an income within the income limits for the HOME program.
2. Is a U.S. citizen, or Permanent Resident.
3. Provide documentation of Social Security numbers, proof of birth for all family members, proof of identification of all adult family members and signs consent authorization documents;
4. Has not been arrested for possession of a controlled substance within the last ten years, or arrested for a violent crime within the last ten years, and has not been evicted by HANSB or any other PHA in the previous five years.

6.2 ELIGIBILITY CRITERIA

A. Income Eligibility

1. To be eligible for admission to and affordable rental unit, the family's annual income must be within the low-income limits set annually by HUD. This means the family income cannot exceed the HOME rental income requirements.

B. Citizenship/Eligibility Status

1. To be eligible to rent an affordable rental unit from HANSB, each member of the family must be a citizen of the U.S. or a legally documented permanent resident.

C. Required Documentation

To be eligible, all family members must provide a Social Security number, a picture identification issued by a government agency, such as a passport, drivers' license, state identification, military identification, etc. (for all adult members), and proof of birth for all household members. An acceptable proof of birth may be a birth certificate issued by a state or local government.

D. Signing Consent Forms

In order to be eligible, each member of the family who is at least 18 years of age, and each family head and spouse regardless of age, shall sign one or more consent forms.

6.3 SCREENING APPLICANTS

All applicants shall be screened in accordance with sound management practices. During screening, HANSB requires applicants to demonstrate ability to comply with the essential provisions of the lease:

- a. to pay rent and other charges (e.g. utility bills) as required by the lease in a timely manner;
- b. to care for and avoid damaging the home or apartment and common areas;
- c. to use facilities and equipment in a reasonable way;
- d. to create no health, or safety hazards, and to promptly report maintenance needs;
- e. not to interfere with the rights and peaceful enjoyment of neighbors, and to avoid damaging the property of others;
- f. not to engage in prohibited criminal activity that threatens the health, safety or right to peaceful enjoyment of the premises by other residents or staff; and not to engage in drug-related or violent criminal activity;
- g. To comply with necessary and reasonable rules and program requirements of HANSB.

Applicants who owe money to HANSB or any other housing authority must repay the full amount within 20 days of notification by HANSB. Failure to repay the full amount within 20 days will be cause for rejection. Furthermore, applicants who fail to disclose that they receive housing assistance from HANSB or any other housing authority at the time of application, as requested in the application, may also be rejected.

- 1) HANSB shall reject any applicant if any household member has been evicted from any federally assisted housing for drug-related or criminal activity.

- 2) The HANSB shall reject the application of a household if HANSB determines that:
 - a) Any household member is currently engaging in illegal use of a drug.
 - b) The HANSB has reasonable cause to believe that a household member's illegal use or pattern of illegal use of a drug may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents; or
 - c) Any household member has ever been convicted of manufacture or production of methamphetamine on the premises of any federally assisted housing; or
 - d) Any member of the household is subject to a lifetime registration requirement under a State sex offender registration program; or
 - e) Any member of the household's abuse or pattern of abuse of alcohol may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents.
- A. In addition to the HUD-required rejections for criminal activity, HANSB will reject applicants if HANSB determines that
- 1) Any household member has ever been convicted of arson or is subject to the requirements under a State sex offender registration program; or
 - 2) Any household member has a criminal history in the past ten years that involves crimes of violence to persons or property;
 - 3) Crimes of violence to persons or property would include but not be limited to homicide or murder, destruction of property or vandalism, burglary, robbery or theft, drug trafficking, manufacture, use or possession, threats or harassment, assault or fighting, domestic violence, weapons offenses, criminal sexual assault, home invasion.
 - 4) Any household member has demonstrated a pattern of poor housekeeping or a pattern of past lease compliance issues.
- B. An applicant's intentional misrepresentation of information related to eligibility, preference for admission, housing history, allowances, family composition, income or rent will result in rejection. Unintentional mistakes that do not confer any advantage to the applicant will not be considered misrepresentations.
- C. Applicants must be able to demonstrate the ability and willingness to comply with the terms of HANSB'S lease, either alone or with assistance that they can demonstrate they will have at the time of admission.¹ Availability of assistance is subject to verification by HANSB. **24 CFR § 8.2, Definition, Qualified Individual with Handicaps)**

¹ Applicants whose landlord, financial, criminal and other references demonstrate that they are already willing and able to comply with lease terms in their existing housing will be considered to have met this criterion, whether or not they are disabled. Applicants whose housing situations make it difficult for HANSB to determine whether or not they are able and willing to comply with lease terms (e.g. because they are homeless, are living with friends or relatives, or have other non-traditional housing circumstances) will have to demonstrate ability and willingness to comply with lease terms whether or not they are disabled.

d. Qualified and Unqualified Applicants

- Qualified families will be notified by HANSB of the approximate date of admission insofar as that date can be determined, however the date stated is an estimate and does not guarantee that applicants will be housed by that date.
- Unqualified applicants will be promptly notified by a Notice of Rejection from HANSB, stating the basis for such determination and offering an opportunity for informal hearing. At the Informal Hearing the applicant can offer information about mitigating circumstances or mistakes in fact upon which HANSB'S decision was based.

6.4 GROUNDS FOR DENIAL

HANSB is not required or obligated to assist applicants who:

- A. Do not meet any one or more of the eligibility criteria
- B. Do not supply information or documentation required by the application process in a timely manner;
- C. Have failed to respond to a written request for information or a request to declare their continued interest in the program;
- D. Have provided misleading or untruthful information pertinent to their application;
- E. Have failed to meet the screening requirements described above.

6.5 INFORMAL REVIEW

A. If HANSB determines that an applicant does not meet the criteria for renting an affordable rental unit, HANSB will promptly provide the applicant with written notice of the determination. The notice must contain a brief statement of the reason(s) for the decision and state that the applicant may request an informal review of the decision within 10 business days of the denial.

The informal review may be conducted by any person designated by HANSB. HANSB must notify the applicant of the final decision within 14 calendar days after the informal review, including a brief statement of the reasons for the final decision.

7.0 MANAGING THE WAITING LIST

7.1 ORGANIZATION AND MAINTENANCE OF THE WAITING LIST

HANSB may utilize any number of options to market its affordable rental homes to prospective renters, including advertising in the newspaper, distribution of flyers, HANSB's web site, rental listings, and other options.

HANSB will organize the waiting list by bedroom size in order of the date and time of application. However, HANSB may at any time give a preference for a unit to a current HANSB tenant/participant. HANSB will give a preference to Southeast Volusia County Residents and HANSB may also give preference to HANSB employees who qualify under the applicable screening criteria above.

7.2 FAMILIES NEARING THE TOP OF THE WAITING LIST

When a family reaches the top of the waiting list the HANSB Property Manager will invite the family in for an appointment to re-verify the information contained in their original application and to collect a security deposit and first month's rent. If the family no longer qualifies to be near the top of the list, the family's name will be returned to the appropriate spot on the waiting list. The HANSB must notify the family in writing of this determination and give the family the opportunity.

7.3 ASSIGNMENT OF BEDROOM SIZES

The following guidelines will guide HANSB's determination of each family's unit size without overcrowding or over-housing:

Number of Bedrooms	Number of Persons	
	Minimum	Maximum
0	1	1
1	1	2
2	2	4
3	3	6
4	4	8

8.0 DETERMINATION OF ANNUAL INCOME

To determine annual income for the purposes of initial eligibility, HANSB will total the income of all family members.

8.1 INCOME

Annual income includes, but is not limited to:

- A. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.
- B. The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession is included in income, except to the extent the withdrawal is a reimbursement of cash or assets invested in the operation by the family.
- C. Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from an investment is included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income includes the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD.
- D. The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount. (However, deferred periodic amounts from supplemental security income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts are excluded.)
- E. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay. (However, lump sum additions such as insurance payments from worker's compensation are excluded.)
- F. Welfare assistance
- G. Periodic and determinable allowances, such as alimony, child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.

- H. All regular pay, special pay, and allowances of a member of the Armed Forces.
(Special pay to a member exposed to hostile fire is excluded.)

9.0 VERIFICATION

HANSB will verify information related to waiting list preferences and eligibility prior to admission. Periodically during occupancy, items related to eligibility shall also be reviewed and verified.

9.1 ACCEPTABLE METHODS OF VERIFICATION

Age, relationship, U.S. citizenship, and Social Security numbers will generally be verified with documentation provided by the family. For citizenship, the family's Section 214 certification will be accepted. (Or, for citizenship, documentation such as listed below will be required.) Verification of these items will include photocopies of the Social Security cards and other documents presented by the family, **the INS SAVE approval code, and forms signed by the family.**

Other information will be verified first by third-party verification. This type of verification includes HUD's Enterprise Income Verification system (or any other system that replaces the EIV system). EIV will be used first to verify all income types available in the system. If income information or other information is not available through EIV, third party written verification will be used. With third party written verification, HANSB will request verification directly from the source, without going through the family. Third party written verification may be obtained via mail, direct access to another organization's computer system, or via facsimile. HANSB will document instances where third party written verification is not available and will attempt to obtain the information telephonically. Verification forms and reports received will be contained in the applicant/tenant file. Oral third party documentation will include the same information as if the documentation had been written, i.e., name, date of contact, amount received, etc.

When third party verification cannot be obtained, HANSB will accept documentation received from the applicant/tenant. Hand-carried documentation will be accepted if HANSB has been unable to obtain third-party verification in a 2-week period of time. Photocopies of the documents provided by the family will be maintained in the file.

When neither third-party verification nor hand-carried verification can be obtained, HANSB may accept a properly notarized statement signed by the head, spouse or co-head. Such documents will be maintained in the file.

9.2 VERIFICATION OF CITIZENSHIP OR ELIGIBLE NONCITIZEN STATUS

The citizenship/eligible non-citizen status of each family member regardless of age must be determined.

Prior to being admitted, all citizens and nationals will be required to sign a Section 214 declaration under penalty of perjury. **They will be required to show proof of their status by such means as a birth certificate, military ID, or military DD 214 Form.**

Prior to being admitted, all eligible non-citizens who are 62 years of age or older will be required to sign a declaration under penalty of perjury. They will also be required to show proof of age.

Prior to being admitted, all eligible non-citizens must sign a declaration of their status and a verification consent form and provide their original INS documentation. HANSB will make a copy of the individual's INS documentation and place the copy in the file. HANSB will also verify their status through the INS SAVE system. If the INS SAVE system cannot confirm eligibility, HANSB will mail information to the INS in order that a manual check can be made of INS records.

Family members who do not claim to be citizens, nationals, or eligible non-citizens must be listed on a statement of non-eligible members and the list must be signed by the head of the household.

Non-citizen students on student visas, though in the country legally, are not eligible to receive housing assistance, but may be part of a mixed family.

Any family member who does not choose to declare their status must be listed on the statement of non-eligible members.

If no family member is determined to be eligible under this section, the family's eligibility will be denied.

The family's assistance will not be denied, delayed, reduced, or terminated because of a delay in the process of determining eligible status under this section, except to the extent that the delay is caused by the family.

If HANSB determines that a family member has knowingly permitted an ineligible non-citizen (other than any ineligible non-citizens listed on the lease) to permanently reside in their affordable rental unit, the family will be evicted. Such family will not be eligible to be readmitted to the affordable rental program for a period of 24 months from the date of eviction or termination.

9.3 VERIFICATION OF SOCIAL SECURITY NUMBERS

Prior to admission, each family member who has a Social Security number must provide verification of their Social Security number. New family members must provide this verification prior to being added to the lease. Children in assisted households must provide this verification at the first regular reexamination after turning six.

The best verification of the Social Security number is the original Social Security card. If the card is not available, HANSB will accept letters from the Social Security Agency that establishes and states the number.

If an individual states that they do not have a Social Security number, they will be required to sign a statement to this effect. HANSB will not require any individual who does not have a Social Security number to obtain a Social Security number.

If a member of an applicant family indicates they have a Social Security number, but cannot readily verify it, the family cannot be housed until verification is provided. If a member of a tenant family indicates they have a Social Security number, but cannot readily verify it, they shall be asked to certify to this fact and shall have up to thirty (30) days to provide the verification. If the individual is at least 62 years of age, they will be given one hundred and twenty (120) days to provide the verification. If the individual fails to provide the verification within the time allowed, the family will be evicted.

10.0 DETERMINATION OF TENANT RENT

10.1 MONTHLY RENT

Rent will be based on one of two methods:

1. The HOME High Rent (as determined by HUD) less the applicable utility allowance for the unit; or
2. For HCV participants, the applicable payment standard of the administering PHA that is determined to be a reasonable rent, less applicable utility allowances.

10.2 PAYING RENT

Rent and other charges are due and payable on the first day of the month. All rents should be paid at the Housing Manager's office. Reasonable accommodations for this requirement will be made for persons with disabilities. HANSB cannot accept cash payments of any kind. If a tenant fails to pay rent by the seventh calendar day of the month, a Notice to Vacate shall be issued to the tenant and a \$50 late fee shall be assessed. The Notice to Vacate shall provide the tenant three calendar days in which to pay their rent in full, in addition to the \$50 late charge. If rent is paid by a personal check and the check is returned for insufficient funds, this shall be considered as a non-payment of rent and will incur the late charge plus an additional charge of \$30 for processing costs. In addition, no further personal checks will be accepted from the resident.

If a tenant fails to pay their rent and late fee in full by expiration of the three day notice, the Property Manager may file an eviction in court.

11.0 INSPECTIONS

An authorized representative of HANSB and an adult family member will inspect the premises prior to commencement of occupancy. A written statement of the condition of the premises will be made, all equipment will be provided, and the statement will be signed by both parties with a copy retained in the HANSB file and a copy given to the family member. An authorized HANSB representative will inspect the premises at the time the resident vacates and will furnish a statement of any charges to be made provided the resident turns in the proper notice under State law. The resident's security deposit can be used to offset against any HANSB damages to the unit.

11.1 MOVE-IN INSPECTIONS

HANSB and an adult member of the family will inspect the unit prior to signing the lease. Both parties will sign a written statement of the condition of the unit. A copy of the signed inspection will be given to the family and the original will be placed in the tenant file.

11.2 ANNUAL/ INSPECTIONS

HANSB will inspect each affordable housing unit at least annually to ensure that each unit meets HUD housing standards and that the family is maintaining the unit in a safe and sanitary condition.

11.3 NOTICE OF INSPECTION

For inspections defined as annual inspections, preventative maintenance inspections, special inspections, and housekeeping inspections, HANSB will give the tenant at least 48 hours written notice.

11.4 EMERGENCY INSPECTIONS

If any employee and/or agent of HANSB has reason to believe that an emergency exists within the housing unit, the unit can be entered without notice. The employee(s) that enters the unit will leave a written notice to the resident that indicates the date and time the unit was entered and the reason why it was necessary to enter the unit.

11.5 PRE-MOVE-OUT INSPECTIONS

When a tenant gives notice that they intend to move, HANSB may offer to schedule a pre-move-out inspection with the family. The inspection allows HANSB to help the family identify any problems which, if left uncorrected, could lead to vacate charges. This inspection is a courtesy to the family and has been found to be helpful both in

reducing costs to the family and in enabling HANSB to ready units more quickly for the future occupants.

11.6 MOVE-OUT INSPECTIONS

HANSB conducts the move-out inspection after the tenant vacates to assess the condition of the unit and determine responsibility for any needed repairs. When possible, the tenant is notified of the inspection and is encouraged to be present. This inspection becomes the basis for any claims that may be assessed against the security deposit.

12.0 PET POLICY

12.1 PETS

HANSB allows for pet ownership in its affordable rental units with the written pre-approval of the Housing Authority. Residents are responsible for any damage caused by their pets, including the cost of fumigating or cleaning their units. In exchange for this right, resident assumes full responsibility and liability for the pet and agrees to hold HANSB harmless from any claims caused by an action or inaction of the pet. No pets are ever allowed on HANSB property without the prior approval of the Housing Authority.

12.2 APPROVAL

Residents must have the prior written approval from HANSB before moving a pet into their unit. Residents must request approval on the Authorization for Pet Ownership Form that must be fully completed before HANSB will approve the request. Residents must give the Housing Authority a picture of the pet so it can be identified if it is running loose.

12.3 TYPES OF PET

HANSB will allow only one dog or cat. Common household pets do not include reptiles (except turtles). If this definition conflicts with a state or local law or regulation, the state or local law or regulation shall govern.

All dogs and cats must be spayed or neutered before they become six months old. A licensed veterinarian must verify this fact.

One pet per unit will be allowed. Any animal deemed to be potentially harmful to the health or safety of others, including attack or fight trained dogs, will not be allowed. No animal may exceed twenty (20) pounds in weight projected to full adult size.

12.4 INOCULATIONS

In order to be registered, pets must be appropriately inoculated against rabies, distemper and other conditions prescribed by state and/or local ordinances. They must comply with

all other state and local public health, animal control, and anti-cruelty laws including any licensing requirements. A certification signed by a licensed veterinarian or state or local official shall be annually filed with HANSB to attest to the inoculations.

12.5 PET DEPOSIT

A pet deposit of \$250 is required at the time of registering a non-caged or tanked pet. The deposit is refundable when the pet or the family vacates the unit, less any amounts owed due to damage beyond normal wear and tear. A separate deposit is required for each pet.

12.6 FINANCIAL OBLIGATION OF RESIDENTS

Any resident who owns or keeps a pet in their dwelling unit will be required to pay for any damages caused by the pet. Also, any pet-related insect infestation in the pet owner's unit will be the financial responsibility of the pet owner and the HANSB reserves the right to exterminate and charge the resident.

12.7 REMOVAL OF PETS

HANSB, or an appropriate community authority, shall require the removal of any pet from an affordable rental home if the pet's conduct or condition is determined to be a nuisance or threat to the health or safety of other occupants of the project or of other persons in the community where the project is located.

In the event of illness or death of pet owner, or in the case of an emergency which would prevent the pet owner from properly caring for the pet, HANSB has permission to call the emergency caregiver designated by the resident or the local Pet Law Enforcement Agency to take the pet and care for it until family or friends would claim the pet and assume responsibility for it. Any expenses incurred will be the responsibility of the pet owner.

12.8 RETURN OF SECURITY DEPOSIT

After a family moves out, HANSB will return the security deposit within thirty (30) days or give the family a written statement of why all or part of the security deposit is being kept. The rental unit must be restored to the same conditions as when the family moved in, except for normal wear and tear. Deposits will not be used to cover normal wear and tear or damage that existed when the family moved in. HANSB will be considered in compliance with the above if the required payment, statement, or both, are deposited in the U.S. mail with first class postage paid within fourteen (14) days.