



Jewel Lake Villa Apartments
8980 Blackberry St.
Anchorage, AK 99502
(907) 243-0718 fax (907) 243-7605

Jewel Lake Villa's purpose is to provide affordable, safe housing available to persons with limited economic resources. A successful applicant will pay approximately 30% (1/3) of their monthly gross income for rent while The Department of Housing and Urban Development (H.U.D.) assists with the balance. Below is an overview of 10 items that an applicant should know while applying for housing. A more detailed explanation of these items and other policies is attached.

During the application process, applicants must show the ability to follow Jewel Lake Villa's established house rules. A copy of Jewel Lake Villa's house rules is attached.

If you disagree with any of the decision /policies made during or after the application process you may take the steps outlined on page 6. Jewel Lake Villa is an equal opportunity housing project and complies with all municipal, state and federal fair housing practices.

Selection Criteria/Occupancy Standards Overview

1. Accurately completed rental application. False statements may be cause of disqualification. The applicant is placed on the wait list according to the date and time that the completed application is received.
2. Proof of current income of all family members over the age of 18. Income limits based on household size must be met in order to qualify.
3. **Copies of birth certificates, social security cards and alien status cards for all household members.**
4. **Copy of driver's license or picture identification for all household members over 18.**
5. **Two (2) years of good rental history for all household members.**
6. Good credit history. The Credit Bureau of Alaska will provide us with a copy of your credit history report.
7. Management will be performing criminal background checks on all applicants through the State of Alaska Court System. Felony, drug related, and other violent convictions may be cause for disqualification. You (or any member of your household) may be disqualified if anyone has been subject to a lifetime registration, or are currently required to register on the State of Alaska sex offender list.
8. Maximum two (2) people per bedroom.
9. Security deposit paid in full (personal check, cashier's check or money order only). Rent paid in full (personal check, cashier's check or money order only).
10. Signed lease and other related documents.

Student Rule

No assistance shall be provided under Section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f) to any individual who:

- (1) Is enrolled as a **student** at an institution of higher education (as defined under section 102 of the Higher Education Act of 1965 (20 U.S.C. 1002));
 - (2) Is under 24 years of age;
 - (3) Is not a veteran;
 - (4) Is unmarried;
 - (5) Does not have a dependent child; and
 - (6) Is not otherwise individually eligible, or has parents who, individually or jointly, are not eligible, to receive assistance under section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f).
- (b) For purposes of determining the eligibility of a person to receive assistance under section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f), any financial assistance (in excess of amounts received for tuition) that an individual receives under the Higher Education Act of 1965 (20 U.S.C. 1001 et seq.), from private sources, or an institution of higher education (as defined under the Higher Education Act of 1965 (20 U.S.C. 1002)), shall be considered income to that individual, except for a person over the age of 23 with dependent children.

Details for completed application process:

1. **Application.** A complete application. All items must be fully answered, including addresses to verify the information. If a line is not filled in, or the omission not explained satisfactorily, we will return it to you. If the release of information is not complete the application will not be processed and it will be returned to you. **APPLICANTS ARE NOT ADDED TO OUR WAITING LIST UNTIL THEIR APPLICATION IS COMPLETE.** Any application returned to the applicant twice for incomplete information will be denied if returned incomplete a third time.
2. **Income.** Income from all sources listed on the application will require 3rd party verification. Please provide accurate phone numbers/addresses for all income sources. Income limits to qualify for housing varies depending on the unit you are applying for and your household size. Current income limits are as follows.

INCOME LIMITS		1	2	3	4	5	6
Extremely Low	EL	\$16,550.00	\$18,900.00	\$21,250.00	\$23,600.00	\$25,500.00	\$27,400.00
Very Low	VL	\$27,550.00	\$31,500.00	\$35,400.00	\$39,350.00	\$42,500.00	\$45,650.00
Low	L	\$43,050.00	\$49,200.00	\$55,350.00	\$61,500.00	\$66,400.00	\$71,350.00

3. Copies of birth certificates and social security cards are required for all residents. All family members must declare their citizenship or immigration status. Positive identification with a picture will be required (photocopy may be kept on file). A federal regulation effective June 19, 1995 requires applicants to declare that all family members residing in dwelling units are: U.S. citizens, or non-citizens with eligible immigration status, or applicants can choose not to contend that he or she has eligible immigration status thus making the applicant ineligible to receive assistance. Documentation and verification of eligible immigration status will be completed at the time of application. All manual G-845 verification requests are forwarded to:

**U.S. Citizenship and Immigration Services
Attn: Verification Division
300 N. Los Angeles Street #B-120
Los Angeles, California 90012**

4. Current (non-expired) picture ID is required for all adults over 18.
5. Rental history.
 - a. We require 2 years of verifiable rental history for adult applicants. If an applicant has less than 2 years as an adult exception will be made.
 - b. It is your responsibility to provide us with the information necessary to contact your past landlords. We reserve the right to deny your application if, after making a good faith effort, we are unable to verify your rental history.
 - c. If you owned – rather than rented – your previous home, you will need to furnish mortgage company references and or proof of title ownership or transfer unless payment appears on your credit report.
6. Credit. Good credit references are required. (We run a credit check). Poor credit due to overdue accounts may result in denial of your application. Occasional credit records showing payments within 30 to 60 days past due will be acceptable provided you can justify the circumstances. Absence of an established credit history will not be considered a negative credit rating. Negative credit involving utility companies and landlords is grounds for denial of your application.
7. Management will be checking the Alaska Court records and The National Sex Offender's Registry.
 - a. Applicants currently abusing alcohol, using drugs, or with a records of criminal convictions as a result of alcohol or drug use, or convicted sex offenders, or criminal convictions for other than minor traffic violations will not be accepted.
 - b. We consider criminal convictions involving crimes of physical violence to persons or property, drug related criminal activities, and other criminal acts which would adversely affect the health, safety, or welfare of other residents. Examples: homicide/murder, rape or child molesting, burglary, robbery, larceny, destruction of property or vandalism, assault or fighting, drug trafficking, use or possession of illegal drugs, receiving of

stolen goods, fraud, prostitution, selling alcohol to a minor, contributing to the delinquency of a minor, disorderly conduct, and similar crimes.

- c. We reserve the right to reject an applicant for housing, absent mitigating circumstances, where the applicant or member of the applicant's family is, or has been, involved in criminal activity that may demonstrate potential of affecting the health, safety, or welfare of other residents, including any history of disturbing neighbors or destruction of property.
- d. We will look at the time since the conviction and any history since the activity in determining if a reasonable amount of time has passed to expunge the history or to apply mitigating circumstances.
- e. The Apartments may require an applicant to exclude a household member when that member's past or current actions would prevent the household from being eligible.
- f. In evaluating an applicant's past criminal history we will consider the following:

Severity of the offense

Age or maturity of individual at the time of the offense
History since the offense

8. Jewel Lake Villa allows a maximum of 2 persons for each bedroom. Maximum occupants are as follows:

1 Bedroom	Maximum	1 – 2 Residents
2 Bedroom	Maximum	2 – 4 Residents
3 Bedroom	Maximum	3 – 6 Residents.

9. Security deposit and rent is determined by calculations involving your gross/net income. Security Deposit must be paid at the time of move-in.
10. Lease documents must be signed by all adult applicants before a "move-in" can occur.

WAITING LIST

- a. In accordance with HUD Regulations we maintain a wait list if we do not have a unit available. Selections from the wait list shall be made chronologically, according to the date of submission.
- b. If a waiting list is over 12 months long applications received may not be processed until apartment availability is within approximately two months.
- c. Applicants that have applications received by the management but not yet processed must notify the management of any changes in: their housing situation, household composition, income or asset related, or if you are no longer interested in
- d. After it is determined that the applicant is eligible for a unit with Section 8 Assistance and is otherwise acceptable, they will be placed in a unit of appropriate size in accordance with HUD standards. If no suitable unit is available, the family will be placed on a waiting list for the project and will be notified when a suitable unit will be available. (Placement on the waiting list is the date the application is presented complete to the housing office, not the date of acceptance.)
- e. The waiting lists will be made available to the applicants upon request in the management office. (During regular office hours)
- f. Once accepted you must notify management of your continued interest in housing.*
- g. We consistently review applications on the waiting list to assure rapid placement in an apartment. Applicants are encouraged to keep management informed of their mailing addresses and phone numbers. It is recommended that applicants contact the office a minimum of once per month to check their application status and to render supplement information.

Unit Transfers. If during the course of occupying an apartment at Jewel Lake Villa there is a change to the household composition, the tenant must notify management. When management determines that a transfer is required they must notify the tenant that a unit of the required size is available within the property. The tenant must move within 30 days after management notifies the tenant that a unit of the required size is available within the property or remain in the unit and pay the HUD-approved market rent. Preference is given to existing tenants housing needs versus those on the new tenant "waiting list".

Reasonable Accommodations. To the extent it is possible management will make reasonable accommodations to accommodate a tenant's physical, environmental, emotional, and financial needs. Applicants with special needs are encouraged to apply.

Unit Inspections. Management makes routine inspections of all apartments a minimum of twice per year. Other inspections related to HUD, tax credit and other regulatory requirements also occur throughout the year. Notice of said inspections will be given.

Annual & Interim Re-Certification. At a minimum management will require tenants to complete an annual re-certification process within 12 months of the anniversary of their rental agreement. Existing tenants must notify management of any increases to their income of more than \$200.00 per month. Tenants are encouraged to notify management of ANY income changes (increase or decrease) as it may affect the amount the household pays in rent.

Security Deposit and Household Rent. The monthly amount the household is required to pay is calculated at approximately 30% of the household's monthly income. A security deposit is due at the time of move-in. Rent is due on the 1st of each month. A late fee of \$5.00 will be applied on unpaid balances on the 6th of the month followed by an additional \$1 per day, not to exceed \$30 total.

Facilities. There are no charges related to parking, use of grounds, and use of the community room or mailroom. Laundry machines are located in each building and the current cost is \$1.25 for each washer load and \$1.25 for each dryer load.

House Rules. House rules are in place for the property and posted in the office, mailroom and in the entryways to all buildings. Tenants should review rules when applying. Management may review existing rules from time to time and implement changes for the good of the property with regulatory approval and advance notice to all residents.

Denial of Application.

Criminal History - We will deny admission to any household if:

1. Any household member has been evicted from a federally assisted site for drug-related criminal activity within the past three years.

EXCEPTIONS:

- The evicted household member has successfully completed an approved, supervised drug rehabilitation program; or
 - The circumstances leading to the eviction no longer exists.
2. Any household member is currently engaging in illegal drug use;
 3. It is determined that there is "reasonable cause to believe that a household member's illegal use or a pattern of illegal use of a drug may interfere with the health, safety, or right to peaceful enjoyment of the property by other residents";
 4. It is determined that there is "reasonable cause to believe that a household member's abuse or a pattern of abuse of alcohol interferes with the health, safety, or right to peaceful enjoyment of the property by other residents";
 5. Any household member is subject to a lifetime registration requirement under a state sex offender registration program.
 6. Any household member has a history of violent criminal activity.
 7. False information is grounds for denial. You will be denied rental if you misrepresent any information on the application. If misrepresentations are found after a rental agreement is signed, your rental agreement will be terminated.
 8. Poor references from previous landlords may result in denial of your application. You will be turned down if previous landlords report significant complaint levels of noncompliance activity such as: repeated late payment of rent, repeated disturbance of the neighbors peace, reports of prostitution, drug dealing, or drug manufacturing; damage to the property beyond normal wear; reports of violence or threats to landlords or neighbors; allowing persons not on the lease to reside on the premises; failure to give proper notice when vacating the property.
 9. If a previous landlord would be disinclined to rent to you again for any reason pertaining to lease violations due to the behavior of yourself, animals, or others allowed on the property during your residency.

****We do take into consideration extenuating circumstances****

If you do not agree with a decision made by management, you have 14 days in which to request a meeting or submit a written statement. Direct any correspondence according to the following procedure:

Step One: Contact Jewel Lake Villa Apartments:

Jewel Lake Villa Apartments
8980 Blackberry Street
Anchorage, Alaska 99502
(907) 243-0718 Phone
(907) 243-7605 Fax

Step Two: If you disagree with the decision made by Jewel Lake Villa Apartments, you may contact:

Jeff Smodey, Property Manager
Pacific Rim Properties
405 W 27th Avenue
Anchorage, AK 99503
(907) 563-3345 Phone
(907) 762-5495 Fax

Step Three: If you disagree with the decision made by Pacific Rim Properties, you may contact:

Rick Johnson, Owner
405 W 27th Avenue
Anchorage, AK 99503
(907) 563-3345 Phone
(907) 762-5495 Fax

Step Four: If you disagree with the decision made by Rick Johnson, you may contact:

Alaska Housing Finance Corporation
Contract Administration Department
P.O. Box 101020
Anchorage, Alaska 99510-1020
(907) 330-8421