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## NEW AFFORDABLE SINGLE FAMILY HOMES! OPENING FALL 2015



Cannery Village will offer affordable single family rental homes in Berlin, MD - named "America's Coolest Small Town" in 2014! Qualified residents will be informed of a unique opportunity with our "Clear Path to Homeownership" Program.

### *Community features include:*

- ◇ Community space with kitchen
- ◇ Library/Computer Center
- ◇ On-site Leasing Office
- ◇ Walking Trail
- ◇ Playground and Sidewalks

### *Home features include:*

- ◇ 2 BR/1BA and 4BR/2BA single family homes
- ◇ Affordable rents, income guidelines apply
- ◇ Individual Driveway and Yard
- ◇ Front Porches and Patios
- ◇ Washer and Dryer in Unit

Leasing Office located at:  
Berlin Visitor Center  
14 South Main Street

Flower Street @ Cannery Way  
Berlin, MD 21811

[WWW.CANNERYVILLAGEMD.COM](http://WWW.CANNERYVILLAGEMD.COM)

**CONTACT OUR LEASING STAFF TODAY!**

**443-513-4386 {TTY 711}**



Developed By:



Managed By:



**CALL TODAY TO JOIN OUR INQUIRY LIST!**  
**443-513-4386 {TTY 711}**



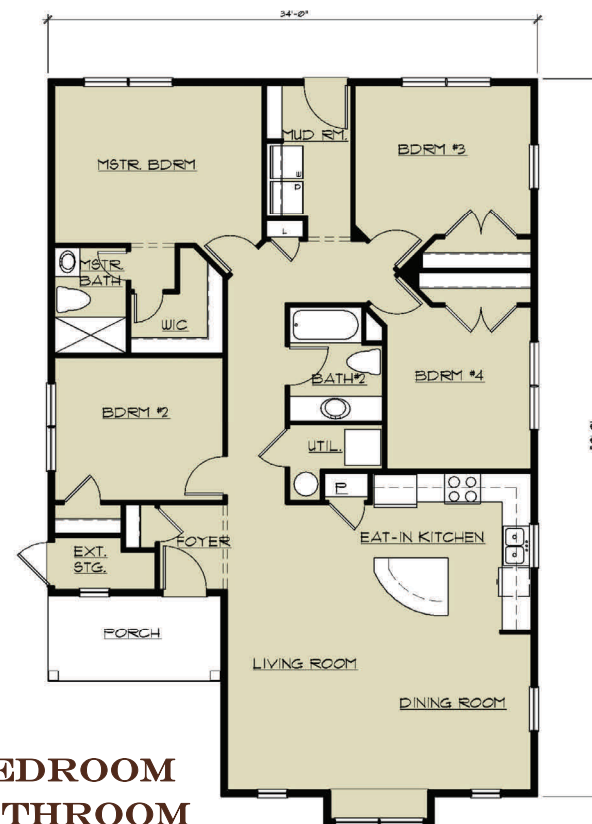
**2 BEDROOM  
1 BATHROOM**

Master Bedroom 11'8" x 11'6"  
 2nd Bedroom 10' x 9'3"  
 Kitchen 9' x 8'  
 Living Room 11'9" x 10'  
 Dining Room 10' x 9'6"  
 Back Patio 8' x 8'  
 Front Porch 12' x 6'  
 Storage 7' x 6'

\*These are approximate.

Developed

Managed By:



**4 BEDROOM  
2 BATHROOM**

Master Bedroom 14'3" x 11'  
 Bedroom One 11'8" x 10'  
 Bedroom Two 11'5" x 10'  
 Bedroom Three 12'2" x 10'  
 Front Porch 12' x 6'

\*These are approximate.

Kitchen 11' x 10'5"  
 Living Room 16' x 9'  
 Dining Room 11' x 10'5"  
 Back Patio 8' x 6'  
 Storage 4' x 7'





# CANNERY VILLAGE

## Application Checklist

Dear Applicants,

We are excited to begin the scheduling process for your new apartment at Cannery Village. Any documents pertaining to your household income will be needed for your interview process. Please review the list below and bring the items that relate to your current financial status to the scheduled interview.

A \$30 fee will be charged to process your application, which can be paid in the form of a certified check or money order. Cash will not be accepted.

- Original social security cards, birth certificates, and ID
- Current Social Security Award Letter
- Current Pension/Annuity Statement
- Current Pay Stubs (6 consecutive) or Workman's Comp. Information
- Current Alimony/ Child support Information
- Any Sources of Income not listed above
- Bank Statements for the past 6 months
- Checking/Savings Information
- Certificates of Deposits
- Stocks/Bonds/401 K/IRA'S/Annuity
- Whole/Universal Life Insurance
- Settlement Papers if you sold your home
- Mortgage and Tax Information if you still own your home
- Any other type of accounts not listed above
- Application fee of \$30 in the form of a certified check or money order

If you own a pet, please bring the following with you:

- Current Vaccination records for each pet
- Current license and proof of rabies inoculation at move in and annually
- Current Photo of each pet



**Habitat America, LLC, Management Company**  
**RESIDENT SELECTION CRITERIA**  
**For Tax Credit Properties**

**Property Name: Cannery Village**  
**115 Cannery Way, Berlin, MD 21811**

**Effective Date: July 27, 2015**  
**PH: 443-513-4386 TTY: 711**

Thank you for applying to live at our community. This document is provided to you to explain the process we use to select our residents. Habitat America, LLC is an Equal Housing Opportunity provider. It is our policy to treat all residents and visitors at our properties fairly and consistently without regard to race, color, religion, sex, national origin, disability, familial status, sexual orientation, gender identity or marital status. This community and its employees comply with the provisions of Title VIII of the Civil Rights Act of 1968, the Fair Housing Amendments Act of 1988 ("Fair Housing Act") and, to the extent applicable, the Americans with Disabilities Act. Furthermore this community complies with the State and Local fair housing regulations of the jurisdictions in which it is located.

**PROJECT ELIGIBILITY**

This community may be designated for a special population. Applicants must be adults and must meet the restrictions as indicated below in order to proceed with the application process.

☒ No special population restrictions apply to this community.

Valid identification with a picture will be required (photo copy may be kept on file). Applicants must disclose social security numbers (SSN) for all family members. A valid SSN card issued by the Social Security Administration is the necessary documentation required. If a SSN card is not available the community will accept a letter from the Social Security Administration stating that a new card has been applied for. Where applicable an assigned Federal Identification Number may be used. United States Code Title 8, subsection 1324 (a) (1) (A) prohibits the harboring of illegal aliens. The provision of housing to illegal aliens is a fundamental component of harboring. All applicants will be required to provide proof of citizenship or legal immigration status.

**STUDENTS**

This community follows the student regulations written in Section 42 of the Internal Revenue Code. The regulation states that a household comprised of all full time students will not be eligible for this program. There are five exceptions to this rule. For more information contact the Community Manager.

**OCCUPANCY STANDARDS**

Habitat America, LLC has established occupancy standards to permit the resident to select the apartment size they deem appropriate to their needs while preventing overcrowding and underutilization of the apartment. Children under 2 may not be counted towards number of occupants allowed, and no adult members can be added to the household in the first 12 months of occupancy that would compromise the tax credit section 42 restrictions

Number of Bedrooms	Maximum # of Occupants Allowed
2	4
4	7

**INCOME REQUIREMENTS**

The household's total gross annual income shall not exceed the property's applicable limits which are based on the area median income posted by HUD each year. All forms of household income must be disclosed. In addition, minimum income limits apply. Contact the Community Manager for the current minimum and maximum income limit. Should the household's income level fail to meet the minimum required, the applicant may demonstrate the ability to meet all normal financial obligations including paying rent. Proof of all income and assets is required.

### **TAKING APPLICATIONS**

**The Application:** Each adult must complete and sign the Rental Application. **There is a non-refundable application fee of \$30 per adult** (current residents please see Additional Preferences). An application cannot be processed unless it is fully complete. Applicants must list all members who will reside in the apartment unit and designate the number of bedrooms being requested. Apartments specially designed for the disabled will be marketed only to persons with disabilities. If an apartment is not available when the application is submitted, the applicant will be put on waiting list. The application will be fully screened and verified when an apartment becomes available for occupancy. Once the application is approved and the available unit accepted, the applicant will be required to sign a lease agreement in which applicant agrees to abide by all property rules and regulations. If assistance is needed in completing the application or lease documents, contact the Community Manager.

**Screening:** A report will be obtained through a commercial credit reporting agency which will determine whether the application is accepted or denied. Rental history for the past 3 years will be verified and must indicate the ability to care for the property without damage and pay rent on time. The applicant must be able to establish the necessary utilities with the appropriate utility provider.

Background and criminal record checks will be conducted. An applicant will be denied if:

- Any household member has been evicted for drug-related criminal activity, or is currently engaging in illegal drug use.
- There is a reasonable cause to believe that a household member's abuse or pattern of abuse of alcohol and/or an illegal drug may interfere with the health, safety, or right to peaceful enjoyment of the premises for other residents.
- Any household member has a history of drug-related criminal activity including but not limited to possession, usage, distribution, transport, sale, manufacture or storage of illegal drugs and/or drug paraphernalia, or conviction of any State or Federal laws relating to illegal drugs and/or paraphernalia.
- Any household member is subject to registration requirements under a state or federal sex offender registration program.
- Any other criminal history exists that would threaten the health, safety or peaceful enjoyment of the premises by other residents or the health and safety of the owner, employee, contractor, or agent who is involved in the housing operations.

If any information provided by the applicant proves to be untrue during the verification process, these applications will be denied on that basis.

Applicant's qualifying using employment income must have verifiable employment history of at least 90 days prior to submission of application. No break in employment history is allowed during this period and all reported employers must verify hire and termination dates in writing. Employment history of less than 90 days will be grounds for rejection.

**Rejection Procedures:** If an applicant disputes the accuracy of any information provided to the landlord by a screening service or credit reporting agency, the applicant may contact the screening company that supplied the

information within 60 days of the denial to obtain a copy of screening results. The name, address and phone number of the screening company will be provided in the denial letter. The denial letter will advise the applicant that if they believe there are errors in their screening report, they have fourteen (14) days to respond in writing to request an appeal. Applicants who are denied must wait 90 days before reapplying at the community.

### **SECTION 504**

Habitat America, LLC developed a Section 504 Policy that addresses all reasonable accommodation requests for persons with disabilities. For more information on reasonable accommodation requests, contact the Community Manager.

### **CANNERY VILLAGE**

Security Deposit: Minimum of \$350 for 2 BR, \$450 for a 4 BR to a Maximum of 1 month's rent (depending on credit history)
Lease Term: 1 year
Utilities Included: Water, Sewer and Trash

**Income Requirements:** Total household income will be reviewed and verified for occupancy in our community in accordance with the following maximum and minimum income limits based on family composition (limits subject to change).

#### **Rental Rates & Income Guidelines**

<b>Unit Type Set Aside</b>	<b>Approx. Square Footage</b>	<b>Rental Amount</b>	<b>Minimum Income</b>	<b>Maximum Income</b>
<b>2 BR 1 BA 30% 7 units</b>	890	\$431	\$12,930	1 Person - \$15,930 2 People - \$18,210 3 People - \$20,490 4 People - \$22,740
<b>2 BR 1 BA 60% 1 unit</b>	890	\$900	\$27,000	1 Person - \$31,860 2 People - \$36,420 3 People - \$40,980 4 People - \$45,480
<b>4 BR 2 BA 30% 1 unit</b>	1,547	\$545	\$16,350	1 Person - \$15,930 2 People - \$18,210 3 People - \$20,490 4 People - \$22,740 5 People - \$24,570 6 People - \$26,400 7 People - \$28,200 8 People - \$30,030
<b>4 BR 2 BA 40% 5 units</b>	1,547	\$765	\$22,950	1 Person - \$21,240 2 People - \$24,280 3 People - \$27,320 4 People - \$30,320 5 People - \$32,760 6 People - \$35,200 7 People - \$37,600 8 People - \$40,040
<b>4 BR 2 BA 50% 15 units</b>	1,547	\$950	\$28,500	1 Person - \$26,550 2 People - \$30,350 3 People - \$34,150 4 People - \$37,900

				5 People - \$40,950 6 People - \$44,000 7 People - \$47,000 8 People - \$50,050
<b>4 BR 2 BA</b> <b>60%</b> 15 units	1,547	\$1,050	\$31,500	1 Person - \$31,860 2 People - \$36,420 3 People - \$40,980 4 People - \$45,480 5 People - \$49,140 6 People - \$52,800 7 People - \$56,400 8 People - \$60,060

### **Preferences:**

Seven (7) Units are designated for households with at least one member who is disabled with household income at or below 50% maximum.

### **“Clear Path to Homeownership” Program**

Habitat for Humanity will provide financial education & training relative to credit, budgeting, homeownership and borrowing to all Residents of Cannery Village. In year 16 of the project’s completion, all current eligible residents will have the option to purchase their home. The Sale price will be set based on market value and regulations at that time. The resident(s) will earn credits towards their purchase during their rental period that may be used towards the purchase of their home.

**Pet Policy:** Dogs, cats, birds and fish in small aquariums (20 gallon max) are welcome. A maximum of two dogs, cats or birds in any combination are permitted in each apartment with a maximum weight of 40lbs. full grown. A non-refundable pet fee of \$300 will be required at move in and a monthly pet fee of \$35 will be charged. Management must see all pets prior to their move in and has the right to deny any pet that may violate the community rules and regulations or be a danger to the Community. Dog and Cat owners are required to present a copy of a current license and proof of current rabies inoculation at move in and annually. Dog owners must purchase and maintain renter’s insurance coverage with a minimum of \$500,000 in liability coverage. A copy of the policy renewal must be given to management once a year. The policy must name the following as Certificate Holders: The name of the Community and Habitat America, LLC. This requirement is to protect the dog owner against liability claims in the event their dog causes injury to others. Dogs, specifically, “Pit bulls” or other perceived vicious breeds (including but not limited to Pit bull cross-breeds, Pit bull mix, American Staffordshire terrier, Staffordshire bull terrier) are not permitted on the property at any time. Visiting Pets, puppies / kittens under the age of six (6) months, and snakes are not permitted. Management has the right to revoke the privilege of having a pet if the pet policies are violated. Animals which are designated as assistance animals to the disabled are accepted with the appropriate documentation.

### **Additional Credit Requirements:**

- Unpaid Gas & Electric Bills and Returned Checks are grounds for denial
- Medical Bills are excluded from consideration
- Discharged bankruptcies will be considered for a period of one year from date of application.
- Unfavorable landlord history will be grounds for denial unless verifiable extenuating circumstances exist.

### **Addition Background Requirements:**

- Management will review 7 years of drug related criminal activity, criminal arrests, felony convictions and history or pattern of misdemeanor arrests and or convictions. These will be grounds for denial

**Smoking/Fire Risk Reduction Policy:** Smoking will not be permitted in the units or anywhere on property grounds. Smoking is defined as carrying or inhaling or exhaling smoke from any lighted cigar, cigarette, e-cigarette, vaporizer, pipe or consumer product modified for smoking or any other lighted tobacco or plant product. Additionally, burning of incense and candles is prohibited to reduce risk of fire. All leaseholders will be required to sign a Non-smoking Lease Addendum agreeing to these rules prior to occupancy.

**If you need additional information concerning the Selection Criteria, please see the Community Manager.**

**Acknowledgment/Receipt:** By signing below I/We acknowledge that we were given and have received a copy of the Resident Selection Criteria for Cannery Village. I/We also understand that the property owner may disclose the application status to any agency with program regulations applicable to the community.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Management

\_\_\_\_\_  
Date







# WELCOME TO YOUR NEW APARTMENT HOME!

B/R	App	Anticipated Move In	Traffic	Agent:	Date App.
Size:	Fee:\$	Date:	Source:		Received:

## APPLICATION FOR AFFORDABLE HOUSING

**HOUSEHOLD MEMBER INFORMATION - Complete the following information for each household member that will occupy the unit at the time of move in & during next 12 month period - PLEASE PRINT**

	NAME Last, First, MI (Jr, Sr, Etc.)	Social Security Number	Sex M/F	Is this Person a Student?	Age	Birth Date MM/DD/YY	Race	Hispanic/ Non-Hispanic	List ALL States Ever Lived In
HEAD				YES NO					
CO-H				YES NO					
3.				YES NO					
4.				YES NO					
5.				YES NO					
6.				YES NO					
7.				YES NO					

Do you expect any changes to the above listed household composition (size) in the next 12 months? If yes, explain:	YES	NO
Is there someone not listed above who would normally reside in the household? If yes, explain:	YES	NO
Will this be your only residence? If no, explain:	YES	NO
Are any household members currently receiving Section 8 assistance? If yes, is the assistance: (circle one) <b>Housing Choice Voucher</b> or <b>Property Based Section 8</b>	YES	NO

## RESIDENT HISTORY AND INFORMATION

### HEAD OF HOUSEHOLD

CURRENT ADDRESS & PHONE #	Landlord/Mortgage Address	Name &	Monthly Payment	Occupancy Dates
			Rent \$	From:
City:			Mortgage \$	To:
State, Zip:	City, State, Zip:			
Phone#	Phone#		Applicant Email:	
PREVIOUS ADDRESS (if less than 3 years)	Landlord/Mortgage Address	Name &	Monthly Payment	Occupancy Dates
			Rent \$	From:
City:			Mortgage \$	To:
State, Zip:	City, State, Zip:			
Phone#	Phone#			

### OTHER ADULT HOUSEHOLD MEMBER (If additional space is needed, please use blank page and attach)

CURRENT ADDRESS & PHONE #	Landlord/Mortgage Address	Name &	Monthly Payment	Occupancy Dates
			Rent \$	From:
City:			Mortgage \$	To:
State, Zip:	City, State, Zip:			
Phone#	Phone#		Applicant Email:	

### EMERGENCY CONTACT INFORMATION

NAME:	ADDRESS:	PHONE:	RELATIONSHIP:
1.			
2.			

### VEHICLE INFORMATION

MAKE/MODEL:	PLATE #:	COLOR:	YEAR:
MAKE/MODEL:	PLATE #:	COLOR:	YEAR:

## ADDITIONAL INFORMATION

Is any household member listed above currently using an illegal substance or have a pattern of alcohol abuse?	YES	NO
Have you or any household member listed above ever been convicted of a felony?	YES	NO
If yes, describe:		
Is any household member listed above subject to a registration requirement under a state sex offender registration program? If so, please list the household member's name here:	YES	NO
Have you or any household member listed above ever been evicted or foreclosed from any housing?	YES	NO
If yes, describe:		
Have you or any household member listed above ever filed for bankruptcy?	YES	NO
If yes, describe:		
Date of Discharge:		

Is any member of the household listed above disabled?	YES	NO
If yes, does this household member require any accommodations?	YES	NO

STATEMENT OF ANTICIPATED INCOME: For the next 12 months

Do you or any household member receive or expect to receive income from:

Receive Yes or No		INCOME SOURCE TYPE:	Estimated GROSS Monthly Amount	Name of HH Member(s) Who Receives this Income	How is the money received? (Circle the payment source)
YES	NO	Employment Income (Full-time, Part-Time or Seasonal)	\$		Direct Deposit Debit Card      Check Cash
		Employer Name: _____ Date of Hire: _____ Employer Name: _____ Date of Hire: _____			
		Employment Income (Full-time, Part-Time or Seasonal)	\$		Direct Deposit Debit Card      Check Cash
		Employer Name: _____ Date of Hire: _____ Employer Name: _____ Date of Hire: _____			
YES	NO	Social Security	\$		Direct Deposit Debit Card      Check Cash
YES	NO	Social Security Supplement – SSI	\$		Direct Deposit Debit Card      Check Cash
YES	NO	Social Security Disability – SSDI	\$		Direct Deposit Debit Card      Check Cash
YES	NO	Pension Plan Benefits	\$		Direct Deposit Debit Card      Check Cash
YES	NO	Veterans Benefits - VA	\$		Direct Deposit Debit Card      Check Cash
YES	NO	Self-Employment Income	\$		Direct Deposit Debit Card      Check Cash
YES	NO	Annuities, IRA or other Retirement	\$		Direct Deposit Debit Card      Check Cash
YES	NO	Gifts/Contributions from Outside Source	\$		Direct Deposit Debit Card      Check Cash
YES	NO	Military Pay	\$		Direct Deposit Debit Card      Check Cash
YES	NO	Does anyone work for a person who pays in cash	\$		Direct Deposit Debit Card      Check Cash
YES	NO	Unemployment/Workman’s Comp/Disability	\$		Direct Deposit Debit Card      Check Cash
YES	NO	TCA, TANF, General Assistance Benefits (not food stamps)	\$		Direct Deposit Debit Card      Check Cash
YES	NO	Child Support, Alimony or Spousal Support It is Court Ordered: Yes or No	\$		Direct Deposit Debit Card      Check Cash
YES	NO	Is anyone on Leave of absence from work due to Lay-Off, Medical, Family Leave Act, Military Leave or other	\$		Direct Deposit Debit Card      Check Cash
YES	NO	Other income from sources not mentioned above	\$		Direct Deposit Debit Card      Check Cash

STATEMENT OF ASSET INFORMATION:

Do you or any household member listed above have the following assets? Please list current value(s) below

Have (Yes or No)		Asset Type	Current Value	Annual Income Earned	Name of Household Member Who has the asset(s)
YES	NO	Checking Account (s)      # of Accounts:_____	\$	\$	
YES	NO	Savings/Money Market Accts.      # of Accounts:_____	\$	\$	
YES	NO	Certificate of Deposit (CD)      # of Accounts:_____	\$	\$	
YES	NO	IRA or Annuities      # of Accounts:_____	\$	\$	
YES	NO	401K, 403B, 457A, etc.      # of Accounts:_____	\$	\$	
YES	NO	Any other Retirement Accts.      # of Accounts:_____	\$	\$	
YES	NO	Savings Bonds/Treasury Bills/ Stocks      # Owned:_____	\$	\$	

YES	NO	Trust Fund(s) # of Accounts:_____	\$	\$	
<b>STATEMENT OF ASSET INFORMATION CONTINUED:</b>					
YES	NO	Whole/Universal Life Insurance Policies # of Policies:_____	\$	\$	
YES	NO	Does anyone own any Burial Plot(s)	\$	\$	
YES	NO	Does anyone own any property or have equity in any real estate? (Homes, Mobile Homes, Land, Condos, Time Share, Commercial Rental or Other Rental Property)  If the property is owned, Is it for sale? <b>YES NO</b>	\$	\$	
YES	NO	Does anyone receive Rental Property Payments or Note Receivable	\$	\$	
YES	NO	Do you own collections (gems, art, coins, etc.) or any other property which is held as an investment	\$	\$	
YES	NO	Have you received or expecting to receive any <u>LUMP SUM PAYMENTS</u> from: Social Security Delayed payments, inheritances, capital gains, one-time lottery winnings, victims restitution, worker's compensation, disability or any type of insurance claims/settlements	\$	\$	
YES	NO	Do you have Cash on Hand	\$	\$	
YES	NO	Any other assets not listed above	\$	\$	

Does your total assets value \$5,000 or more?	YES	NO
Does any member of the household have an asset(s) owned jointly with a person who is <b>NOT</b> a member of the household? If yes, please explain:	YES	NO
Have you sold any property within the last two years? If yes, please explain:	YES	NO
Have you disposed of (given away) any assets within the last two years? If yes, please explain: Date asset(s) was disposed of (given away): _____ The asset(s) I/We disposed of (gave away) was: _____ The Fair Market Value of the asset(s) disposed of (gave away) was: \$ _____ The amount received for the asset I/We Disposed of (if any):\$ _____	YES	NO

**STUDENT INFORMATION**

**Definition of a student** is any person part-time or full-time enrolled in an institution of higher education for the purposes of earning a degree, certificate or other program leading to a recognized educational credential.

Will any persons in the household be or have been students during five calendar months of this year or plan to be in the next calendar year at an educational institution (other than a correspondence school) with regular faculty and students?

**Yes** \_\_\_\_\_ **No** \_\_\_\_\_

If yes, who is enrolled? \_\_\_\_\_ Name of School: \_\_\_\_\_

How is the education paid for? \_\_\_\_\_ What is the cost of Tuition per semester? \$ \_\_\_\_\_

Are <b>ALL</b> of the persons in this household Full-time Student(s)?	YES	NO
Are any full-time student(s) married and filing a joint tax return?	YES	NO
Are any student(s) enrolled in a job-training program receiving assistance under the Job Training Partnership Act?	YES	NO
Are any full-time student(s) a TANF or a Title IV recipient?	YES	NO
Are any full-time student(s) a single parent living with his/her minor child who is not a Dependent on another tax return?	YES	NO

### MEDICAL EXPENSES

Type of Expenses	Family Member Who Pays	Monthly Amount

### PET & ASSISTANCE ANIMALS

Please review the property pet/assistance animal rules. The presence of any animal must be approved before the animal is allowed to be kept in the unit.

Do you plan to house an Animal? YES \_\_\_\_\_ NO \_\_\_\_\_ If Yes, Provide the following information:

Animal Type (dog, cat, bird, etc.)	Breed (if applicable)	Weight (full grown)	Is the animal a Service animal required to assist with a disability?	
			YES	NO
			YES	NO

### FRAUD STATEMENT

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. HUD and any owner (or any employee of HUD or the owner) may be subject to penalties for unauthorized disclosures or improper uses of information collected based on the consent form. Use of the information collected based on this verification form is restricted to the purposes cited above. Any person, who knowingly or willfully requests, obtains or discloses any information under false pretenses concerning an applicant or participant may be subject to a misdemeanor and fined not more than \$5,000. Any applicant or participant affected by negligent disclosure of information may bring civil action for damages, and seek other relief, as may be appropriate, against the officer or employee of HUD or the owner responsible for the unauthorized disclosure or improper use. Penalty provisions for misusing the social security numbers are contained in the Social Security Act at 208 (a) (6), (7) and (8). Violations of these provisions are cited as violations of 42 U.S.C. Section 408 (a) (6), (7) and (8)

### RESIDENT'S STATEMENT

WE UNDERSTAND THAT THE ABOVE INFORMATION IS BEING COLLECTED TO DETERMINE MY ELIGIBILITY FOR RESIDENCY. I/WE AUTHORIZE THE OWNER/MANAGER TO VERIFY ALL INFORMATION PROVIDED ON THIS APPLICATION/CERTIFICATION AND MY/OUR SIGNATURE IS CONSENT TO OBTAIN SUCH VERIFICATIONS. I/WE UNDERSTAND THAT SCREENING WILL BE COMPLETED BY A CREDIT REPORTING AGENCY IN ACCORDANCE WITH TENANT SELECTION PLAN. I/WE CERTIFY THAT I/WE HAVE REVEALED ALL INCOME AND ASSETS AND ASSETS DISPOSED. I/WE FURTHER CERTIFY THAT THE STATEMENTS MADE IN THIS APPLICATION/CERTIFICATION ARE TRUE AND COMPLETE TO THE BEST OF MY/OUR KNOWLEDGE AND BELIEF AND ARE AWARE THAT FALSE STATEMENTS ARE PUNISHABLE UNDER FEDERAL LAW. I/WE UNDERSTAND THAT ANY INCOMPLETE APPLICATION WILL NOT BE PROCESSED.

\_\_\_\_\_  
SIGNATURE OF HEAD OF HOUSEHOLD

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE OF CO-TENANT

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE OF CO-TENANT

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE OF CO-TENANT

\_\_\_\_\_  
DATE

### OWNER'S SIGNATURE

\_\_\_\_\_  
SIGNATURE OF OWNER'S/MANAGEMENT AGENT  
AUTHORIZED REPRESENTATIVE:

\_\_\_\_\_  
DATE

Habitat America, LLC is an Equal Housing Opportunity provider. It is our policy to treat all residents and visitors fairly and consistently without regard to race, color, religion, sex, national origin, disability, familial status, sexual orientation, gender identity or marital status. Habitat America, LLC and its employees comply with the provisions of Title VIII of the Civil Rights Act of 1968, the Fair Housing Amendments Act of 1988, and, to the extent applicable, the Americans with Disabilities Act. Furthermore this community complies with the State and Local fair housing regulations of the jurisdictions in which it is located.



Rev: 09/01/2015; TC/HUD 100



# CANNERY VILLAGE

## Resident Information Guide for Lease-Purchase Program

July 24, 2015



## **Background of Cannery Village**

Cannery Village is a very unique lease-purchase community in Berlin, Maryland. The 44 homes range in size from approximately 890 square feet to 1547 square feet. They are one story homes that include two and four bedroom units. There are 3 handicapped accessible homes.

Residents' incomes are restricted to 60% of the area median and below. To be selected to live at Cannery Village residents must meet certain income requirements and be able to demonstrate their potential to be responsible homeowners.

Under the Lease-Purchase Program, residents will be offered the option, but not the obligation, to purchase their homes in year 16 (approximately year 2032) subject to the terms and conditions described herein. It is anticipated that these homes will be priced at or below then-prevailing market prices and the residents will also be entitled to earn a credit towards the purchase of their homes as further detailed herein.

To qualify for the Lease-Purchase Program, residents must meet certain ongoing obligations as further described herein. These obligations are intended to prepare families for home ownership and to help preserve the property values of the community

For each year that residents meet their full obligations, residents will be awarded a credit in the amount of \$360 to assist with the down payment and settlement costs of homeownership as provided below in the Section entitled Resident Credits. In 2032 after satisfactorily completing all lease-purchase obligations, residents may have earned up to \$5,400 in credits to offset settlement costs in conjunction with the purchase of their home. However, if a tenant vacates their home prior to the end of the lease purchase program period, all credits will be forfeited.

## **Resident Responsibilities**

In order to qualify for the Lease-Purchase Program, residents must meet the following requirements:

### **1. Training Courses**

- a. Orientation Training – Tenants must attend a one-time Orientation Training which provides an overview of the Lease-Purchase Program and an introduction to the community and its rules and regulations.
- b. Ongoing Training – In addition to the Orientation Training, residents must complete additional training sessions on home ownership, property

maintenance, and Home Ownership Association (HOA) operations and budgeting.

In addition to the required training, it is anticipated that additional training sessions on related topics may be offered (at no cost to residents) that they may find beneficial as well.

These training sessions will be held locally and dates and times will be coordinated with the residents via the management staff.

## **2. Maintenance Responsibilities**

Beginning with the first year of occupancy and continuing throughout their tenancy, residents must complete specific home maintenance tasks typically associated with homeownership. These include, but are not limited to, the following:

- Shoveling walks and driveways
- Water and maintain units lawns and landscaping
- Maintain the grounds in a clean and orderly manner
- Taking garbage and recycling in and out
- Changing smoke alarm and doorbell batteries
- Maintaining screens and washing windows
- Adhere to all other Community Rules and Regulations

These maintenance responsibilities are outlined in detail in the lease agreement.

## **3. Community Service**

Each year a tenant household must contribute 12 hours of volunteer time annually to community activities. Any family member, adult or children, may contribute the hours. All hours must be approved, recorded and documented with management as to the activity, time, and date.

## **4. Resident Association**

Residents must attend 3 out of 4 Resident Association meetings annually. A household may be represented by any adult member. Attendance must be recorded and documented by management.

# **Resident Credits**

Residents in good standing who meet the Resident Responsibilities will earn credits which shall be applicable to the purchase of their home at the time of closing. Satisfaction of the Resident

Responsibilities shall be subject to verification by management. Management will maintain a ledger for each qualifying resident identifying the amount of credits accumulated. Credits shall be awarded on the following basis:

- 1. Credit Award**

Each qualifying tenant shall be awarded a credit in the amount of \$30.00 for each month (\$360 per year) that they meet the Resident Responsibilities. The maximum amount of credits that a tenant can earn over the life of the program is \$5,400.00 (\$360.00 per annum times 15 years). Tenants who move in after Fall of 2016 or Winter/Spring of 2016 will receive a smaller credit based on the amount of time they have lived in the community

## **The Process and Timing for Homes Purchases**

- 1. Timing**

Due to regulatory and legal restrictions, homes cannot be sold prior to 2032. Commencing in the 16<sup>th</sup> year, 2032, it is anticipated that the then-existing renters in good standing will be offered a one-time option to purchase their homes. The written option will spell out the purchase price, timing, and other relevant terms and conditions of the option. The residents shall be under no obligation to purchase their home and may decline the option in their sole discretion. To the extent that the residents want to proceed with the purchase, they will enter into a contract with the seller that will spell out the details of the transaction.

- 2. Purchaser Financing and Equity**

The Seller will help to coordinate meetings of prospective resident purchasers with prospective lenders to assist purchasers in obtaining a first mortgage on their home. In addition, the seller will provide a credit to each resident purchaser of up to \$5,400, as detailed above, to assist in paying closing costs and/or any required down payment.

In addition to the first mortgage on the homes, the Seller will provide a second mortgage equal to the difference between the sales price and the amount of the first mortgage. It is anticipated that, so long as the resident purchaser retains title to the property, the second mortgage will have a zero percent interest rate and no required principal payments. The second mortgage will be forgiven in equal installments over ten years. The forgiveness of the second mortgage will provide you with equity in your home.

## **Program Disclosures and Disclaimers**

The Lease-Purchase Program is subject to the following terms, conditions and limitations:



1. Regulatory – The Program is subject to any current or future applicable laws or regulations that may negatively impact the benefits of the program or prohibit it altogether.
2. Market Conditions – **The final pricing of the units and their affordability for tenants will be a function of both then-prevailing market conditions and then-prevailing interest rates. Moreover, financing may be generally unavailable in the future due to unanticipated future events. Tenants acknowledge that negative market conditions may result in the cancellation of the program in Seller's sole discretion.**
3. Participation – **The Program requires the sale of all the units in the project to move forward. Seller reserves the right to cancel the Program in the event Seller is not able to identify satisfactory contract purchasers for all the units.**
4. Credits not Cash – The Credits awarded herein to residents are not cash and have no value outside of the Program. To the extent that the Program is cancelled for any reason, neither the Seller nor management shall have any obligation to the Tenants.
5. Tenants in Good Standing – To qualify for the Program, Tenants must be:
  - Current residents of the Project with a valid lease
  - Current in the payment of all rents, additional rents, pet fees, late fees, utilities, and insurance required under the terms of their lease.
  - In compliance with the Maintenance and Participation requirements of the lease.

## APPLICANT or CO-SIGNER CONSENT

"I hereby authorize Cannery Village to obtain a consumer report, and any other information it deems necessary, for the purpose of evaluating my application. I understand that such information may include, but is not limited to, credit history, civil and criminal information, records of arrest, rental history, employment salary details, and/or any other necessary information."

"I hereby expressly release Cannery Village, and any procurer or furnisher of information, from any liability whatsoever in the use, procurement, or furnishing of such information, and understand that my application information may be provided to various local, state and/or federal government agencies, including without limitation, various law enforcement agencies."

"I understand that should I lease an apartment, Cannery Village and its agent, shall have a continuing right to review my consumer report information, rental application, payment history and occupancy history for account review purposes and for improving application methods."

\_\_\_\_\_  
Applicant or Co-signer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant or Co-signer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant or Co-signer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant or Co-signer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Community Manager/Agent's Signature



## PRIVACY PROTECTION ACT LETTER (Maryland)

Cannery Village  
(Property Name)

### NOTICE OF DISCLOSURE FOR APPLICATION

As provided by the Maryland Privacy Protection Act of 1976, any one who is requested to provide personal information about himself must be informed whether he/she is legally required to provide such information, or whether he/she may refuse to supply the information requested. As an applicant for housing he/she is required to provide certain information that will enable Habitat America, LLC to complete the eligibility process for Section 42 Low Income Housing Tax Credit Program or other federal housing programs.

A Photostat or facsimile copy of your signature may be used to retrieve information required to determine gross annual income. It may be used to verify information listed on our application or re-certifications for the purpose of approval and/or retrieval of income and asset information during the compliance period of the property, deemed necessary for the Section 42 Low Income Housing Tax Credit Program or other federal housing program guidelines set forth for this property.

Your signature below indicates authorization to request verifications of necessary information concerning any income or asset sources by phone, fax or Photostat copy of this form, along with the necessary identifying verification form during the declared compliance period of this property.

The information requested will be used to determine an adjusted annual income, which you and your family receive from all income sources. This is necessary because the Rules and Regulations adopted pursuant to the Authority conferred on the Maryland Department of Housing and Community Development limit eligibility for initial occupancy to families whose adjusted income does not exceed certain established limits. In addition, it is necessary to know the composition of your family (number of dependents) so that the proper size of dwelling unit may be authorized for you and your family.

Although you are not legally required to provide the information requested, your failure to do so will result in our inability to determine your eligibility for housing in this development.

This paperwork is retained in your file and is subject to audits by Maryland Department of Housing and Community Development, 100 Community Place, Crownsville, Maryland, 21032. It is possible that information provided by you will be revealed to others for the purpose of confirmation or for other purposes in accordance with the Maryland Freedom of Information Act, but any information so supplied is subject to the safeguards of the Maryland Privacy Protection Act.

My/Our signature(s) below indicate my/our acceptance of the application for occupancy in its entirety.

\_\_\_\_\_  
Applicant #1 Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant #2 Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant #3 Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Authorized Agent Habitat America, LLC

\_\_\_\_\_  
Date

