



*Housing with compassion...
Development with a vision*



**9-13 Noxon Street
Poughkeepsie, NY 12601**

Single Room Occupancy

Resident Selection & Eligibility Criteria

All individuals, regardless of their race, color, religion, sex, national origin, family status or handicap are guaranteed the right to rent any property they can afford. The federal laws that guarantee this right are commonly referred to as the "Fair Housing Laws". Hudson River Housing, Inc. maintains a policy of strict compliance with these Fair Housing Laws.

Applicants must be 18 years or over of age, male and must be able to demonstrate their ability to pay rent on time and to meet the requirements of occupancy. Generally, residents are approved or denied based on income, employment stability, rental references and credit history.

Income Guidelines

All 16 units are reserved for a head of household at or below 90% of AMI (Average Median Income) which is currently \$51,534

Employment Stability

Applicants for assisted properties must be employed; however, trust funds, social security, pension, retirement funds and disability may be considered a reliable source of income depending on the circumstances. Length and type of employment is an important economic consideration in the approval process. How likely is this employment to continue? How easy is it to verify the employment? The TYPE of employment many times is an indication of how long the applicant is likely to be employed and a further indication of the likely stability of the income stream.

Rental Reference/History:

Comments from former landlords are important selection criteria. This includes past rental history (including non- payment of rent) failure to cooperate with applicable recertification procedures, violations of house rules, violations of

lease, history of disruptive behavior, housekeeping habits, terminations of assistance for fraud, previous evictions and convictions.

Credit History

Before an application for occupancy is accepted, a credit inquiry is made. Applicants without credit history are not necessarily denied: however, without credit history, it is sometimes more difficult for applicants to demonstrate their ability to pay rent on time.

We carefully compare the information on the application to make sure that it matched the information on the Credit Report. If not, then why not? Credit Report selection criteria includes:

- References must show prompt payment
- Bankruptcy must be at least two (2) years prior, with newly established credit
- Lower ratings on school loans and medical references may be acceptable in certain situations with proper explanation
- Tenants with a history of unpaid judgments or liens are usually denied
- Applications with unexplained differences between the application and the Credit Report may be denied

Criminal Reports

Level III Registered sex offenders will not be considered for tenancy. Other levels of sexual offense crimes will be considered on a case by case basis.

Revised June 9, 2010