



REACH

Community Development

Floyd Light
1005 SE 106th Ave.
Portland, OR 97216
(971) 255-4444



Thank you for your interest in Floyd Light. Floyd Light is located in SE Portland and has one and two bedroom floor plans. The following documents offer the information you need to apply for the Floyd Light waitlist:

1. Information Sheet
2. Screening Criteria with specific applicant guidelines
3. Pre-application (double sided)

Please review the Information Sheet and Screening Criteria and if you feel you qualify, complete the pre-application and return it to the address listed on top of the pre-application.

Before returning your pre-application:

- ✓ Double check that **all REQUIRED** fields are complete. All required information is **Bolded and Starred***. If **any** of these fields are blank, you will not be added to the waitlist.
- ✓ Make sure that **BOTH** sides of the application are filled out and your signature is on the bottom.
- ✓ You must renew your information and interest every **30 days** in order to remain Active on the list. If you fail to do this, you will lose your spot and be placed on Inactive status on the waitlist. In order to be placed on the waitlist after being rendered Inactive, you will have to complete a new pre-application and begin again at the bottom of the list

Notification of Available Housing:

You will be given two (2) opportunities to apply for upcoming vacancies in the floor plan you request. After declining a second housing offer your name will be placed on Inactive status and you will not receive further notification of upcoming vacancies. If you would like to be placed back on the Active waitlist, you will need to complete and re-submit a new waitlist pre-application. Your new pre-application will be posted to the waitlist in the order received.

Once you have responded to notification of a vacancy, the Building Manager will schedule an in-take appointment with you in the order you are waitlisted to begin the Rental Application process.

Instructions To Remain Active on the Waitlist

Every **thirty (30) days** call (503)501-5718*. Select Option “2” at the tone, leave your full name, mailing address and current phone number.

Your information will be retrieved from this message line and renewed on the waitlist.

*This phone line is for recording waitlist updates only; calls will not be returned.

If you receive a new pre-application in the mail, it means you are not currently Active on the waitlist as it has been over 30 days since your last update. Complete the new pre-application and mail it in if you are still interested. Your new pre-application will be posted to the waitlist in the new order received.

If you have additional questions about the process please call (971) 255-4444.

***DATE TO CALL FOR UPDATE** ____/____/____

*(Call each month at this time)



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Floyd Light Information Sheet (971) 255-4444

Apartment Features

- 51 total; One and Two bedroom apartments
- Balcony/patio for each apartment
- Dishwasher and garbage disposal
- Washer and dryer included
- European style finishes
- Water, Sewer, and Garbage paid by owner
- Cable and internet ready

Building Amenities

- Located on bus line and close to MAX
- Courtyard setting with rose gardens
- Close to I-205 in the Cherry Blossom neighborhood
- Off-street reserved parking
- David Douglas School District
- Basic Resident Services – Youth programs, Money management and other skill building classes, Food closet, Newsletter (See website for additional details)

About the Area

Bus Line(s): #15

Max Line: Blue line

Grocery Stores: Safeway at SE 122nd and Fred Meyer at NE 102d and Hassalo

Schools: Ventura Park Elementary (K-5), Floyd Light Middle (6-8) and David Douglas High School (9-12)

Other Attractions: Nearby Restaurants, Mall 205, next to East Portland Community Center and Aquatic Park, close to Floyd Light Park, Portland Adventist Medical Center

***Move-in Costs, Fees, and Lease Information**

Application & Screening Fee: \$35.00 (non-refundable), per applicant

Security Deposit: \$200.00 - \$796.00

Term: Minimum 6 month lease, Section 8 voucher– initial 12 month lease

Prorated Rent: Per Rental Agreement

Pets: Cats only (limit 2) - Additional deposit required

Utilities: Water, Sewer, and Garbage paid by property owner; Electricity, Phone & Cable paid by resident

** Subject to change without prior notice*

About the Management and Staff

Floyd Light Apartments is managed by REACH Community Development, Inc. with 25 years experience

**On Site Building Manager ♦ Resident Services Coordinator
On Site Maintenance Technician ♦ Building Monitor (On Call after hours)**

Income Guidelines for 2010

(Use the Income Guidelines Charts below to determine eligibility)

Household Size	50% AMI	60% AMI
1	25,050	30,060
2	28,650	34,380
3	32,200	38,640
4	35,800	42,960
5	38,650	46,380

Rents 2010

(Your income must be at least 1.5 times the monthly rent)

1 Bedroom	2 Bedroom
\$690	\$796

This information is intended to be a general overview. Each household must meet the qualifications listed on the Screening Criteria.

How to contact us: (Phone) (971) 255-4444
(Website) www.reachcdc.org



REACH

Community Development, Inc.

1135 SE Salmon Street • Portland, OR 97214 • 503.231.0682 • Fax: 503.236.3429 • www.reachcdc.org

This screening criteria applies to the Floyd Light Apartments.

If Applicant Requires Any Assistance (“Reasonable Accommodations”) in the application process, please advise the Landlord.

REACH Community Development, Inc. is a private non-profit corporation that provides affordable housing for lower income families and individuals. We provide equal housing opportunities in accordance with the Federal and Local Fair Housing Acts.

Floyd Light Apartments is a 51- unit partial tax credit project. Families and individuals' total household income must be within 60% of area median for most units (income within 100% of median applies to twenty nine units). These income guidelines are established by the U.S. Department of Housing and Urban Development (HUD). See the **INCOME GUIDELINES CHART** on the back of this sheet.

OCCUPANCY REQUIREMENTS:

1. Occupancy is based on the number of bedrooms in a unit. A bedroom is defined as a space within the premises that is used primarily for sleeping with at least one window, heat and a closet space for clothing.
2. Maximum occupancy is two persons per bedroom (plus one additional person for the unit); minimum is one person per bedroom.

APPLICATION PROCESS:

1. Select the unit.
2. Complete the REACH Rental Application (one for each applicant of legal age)
3. All applicants must show two pieces of current I.D. (one with photo).
4. Pay the non-refundable application fee of \$35.00 for each applicant. (Please pay with check or money order; no cash please)
5. Allow 5 business days for the screening/approval process.
6. If the application is approved and you accept an available unit, you will be required to:
 - a). Within 24 hours of approval notification (or one business day) pay a \$200 deposit to hold the unit. Upon move-in the \$200 deposit will be applied to your account. Failure to move-in will result in forfeiture of the deposit.
 - b). Sign the REACH Rental Agreement in which you agree to abide by all the rules and regulations:
 - c). Pay the balance of your move-in costs (security deposit and first month's pro-rated rent.)

APPLICATION APPROVAL PROCESS: (Qualified, trained REACH staff screens applicants for income and residential qualifications except Section 8 Voucher or Project Based Section 8 recipients. All Section 8 recipients' income and expenses will be verified by the Housing Authority of Portland, which will determine applicable rent;

1. Total household monthly income must be 1.5 times the rent.
2. Applicants must have at least three months of steady income (includes all sources). All income must be legally obtained and verifiable.
3. A credit report will be obtained:
 - a). 10 or more collections reported will result in denial;
 - b). Outstanding bad debt (i.e. slow pay, collections, bankruptcies, repossessions, liens, judgments, wage garnishments) which are more than \$2,000 will result in denial.
4. Landlord shall conduct a search of public records to determine whether applicant or any proposed tenant has been convicted of, or pleaded guilty or no contest to any crime within the previous seven years. Currently registered sex offenders will be denied. A conviction, guilty plea or no contest plea to any felony, or any misdemeanor involving theft, dishonesty, arson, assault, intimidation, drugs, pornography, sex crimes, child sex crimes or weapons charges shall be grounds for, and will result in denial of the rental application. Open criminal cases or outstanding warrants in the above categories will require the application to be held until final resolution is made by the courts.
5. The applicant shall not have been evicted from any rental housing at any time during the past three years.
6. Applicants must list complete and accurate information regarding current landlord and at least one previous verifiable landlord reference and phone numbers. Incomplete applications will be returned to applicant.
7. Rental history demonstrating noise or other disturbance complaints or violations of the rental agreement or state law will result in denial if the applicant's former manager would not re-rent to the applicant.

8. Applicant's receipt of four or more notices for non-payment of rent within a period of 12 months will result in denial.
9. Two or more NSF checks within a period of 12 months will result in denial.
10. Exceptions for #8 and #9 may be made for applicants with qualified co-signers or increased deposits/payments.
11. Self-employed applicants will be required to show proof of income through previous year's tax returns.
12. Denied applicants may be reinstated to the wait list in six months, and must re-apply and qualify per REACH's current criteria.

DISABLED ACCESSIBILITY: (REACH allows existing premises to be modified at the full expense of the disabled person, if the disabled person agrees to restore the premises to the pre-modified condition per Fair Housing guidelines) REACH requires:

1. Written proposals detailing the extent of the work to be done.
2. Written assurances that the work will be performed in a professional manner by a licensed/bonded contractor.
3. Written approval from the landlord before modifications are made.
4. Documents identifying the names and qualifications of the contractors to be used.
5. All appropriate city, county or state building permits and required licenses made available for landlord inspection, prior to beginning the work.
6. A restoration deposit may be required per Fair Housing guidelines.

REJECTION POLICY:

If your application is denied due to an unfavorable credit report, you may:

1. Contact the credit reporting company at: RealPage at PO Box 11889, Carrollton, TX 75011-88869, 1-800-456-4008 or Equifax, PO Box 105873, Atlanta, GA 303-0241, 800-759-5979
2. Correct any misinformation as outlined by the credit reporting company.
3. Request a corrected report is sent to REACH.
4. Upon receipt of a satisfactory, updated report, your application may be considered for the next available unit.

If your application is denied for reasons other than unfavorable credit, you may:

1. Submit a written explanation appealing your denial, within 14 days of receipt of the denial letter to: Property Manager, REACH Community Development, Inc., 1135 SE Salmon, Portland, Oregon 97214
2. A panel will review the materials regarding your application and will notify you in writing of the results within 5 business days of the panel review.
3. Persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process.
4. If you feel you have been a victim of discrimination, you may contact HUD at: 909 1st Ave. Rm. 205, Seattle, WA 98104-1000 1-800-877-0246, TTY 1-206-220-5185, www.hud.gov

Follow the Annual Income Chart Below to Determine Eligibility:

Median Income Percentages Year 2010

Household Size	30%	40%	*** 50%	***** 60%	80%	100%
1	15,030	20,040	25,050	30,060	40,080	50,100
2	17,190	22,920	28,650	34,380	45,840	57,300
3	19,320	25,760	32,200	38,640	51,520	64,400
4	21,480	28,640	35,800	42,960	57,280	71,600
5	23,190	30,920	38,650	46,380	61,840	77,300
6	24,930	33,240	41,550	49,860	66,480	83,100





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Community Development

Floyd Light Waitlist
Pre-application
1005 SE 106th Ave.
Portland, OR 97216
(971) 255-4444



Floyd Light Waitlist Pre-Application

The owner does not discriminate against individuals with disabilities. Applicants with hearing impairment may call 711 to receive assistance through a telephone relay system. If applicants require assistance (Reasonable Accommodation) in the pre-application process, please advise the Landlord.

It is the responsibility of the applicant to fully complete and sign the pre-application. Completed pre-application means that ALL required fields have valid entries. **Required fields are BOLDED and starred***. Completed and signed pre-applications are date/time stamped and waitlisted in the order received. Incomplete pre-applications will not be waitlisted.

* First Name	* Last Name		
* Current Mailing Address	* City	* State	* Zip
Daytime Phone Number () -	Message Phone () -	* Date of Birth / /	

* **List total Gross (before taxes) Household Income from all sources:** Monthly \$ _____ Yearly \$ _____

* **Total number of persons who will reside in the unit** _____

Occupancy Restrictions – *Minimum Persons/Maximum Persons* per bedroom to qualify

One Bedroom	Two Bedroom
<i>Min - 1 person</i>	<i>Min - 2 people</i>
<i>Max - 3 people</i>	<i>Max - 5 people</i>

***Please indicate below the unit size you request** (if your household size does not meet occupancy restrictions as charted above we cannot add your name to the waitlist):

Affordable Housing - Total annual household income for units must be within 60 - 100% of Median Family Income (<i>Income must be at least 1.5 times the monthly rent</i>)		
Apartment	() 1 Bdrm	() 2 Bdrm

How did you hear about Floyd Light Apartments? (check one)

- | | | |
|--|---|--|
| <input type="checkbox"/> Housing Connections | <input type="checkbox"/> Oregonian | <input type="checkbox"/> Portland Observer |
| <input type="checkbox"/> Skanner | <input type="checkbox"/> Craigslist | <input type="checkbox"/> Drove by building |
| <input type="checkbox"/> REACH Website | <input type="checkbox"/> Agency (which one) _____ | <input type="checkbox"/> Other _____ |

Don't forget the next page

Please check the appropriate answer below:

Do you currently have a Section 8 Voucher? Yes No

Do you require a Disabled Accessible Unit? Yes No

If you answered "yes" to the above, please specify: Mobility Vision Hearing

Are you being displaced due to construction by REACH? Yes No

If you answered 'yes' to the above question, please specify which building is or will be under construction:
 Building name/or address: _____

Are you being displaced by a natural disaster as declared by the President of the USA? Yes No

Please use the chart below to determine your income eligibility

Median Income Percentages Year 2010

Household Size	30%	40%	50%	60%	80%	100%
1	15,030	20,040	25,050	30,060	40,080	50,100
2	17,190	22,920	28,650	34,380	45,840	57,300
3	19,320	25,760	32,200	38,640	51,520	64,400
4	21,480	28,640	35,800	42,960	57,280	71,600
5	23,190	30,920	38,650	46,380	61,840	77,300

2010 Rents

(Your income must be at least 1.5 times the monthly rent)

1 Bedroom	2 Bedroom
\$690	\$796

I understand that upon receipt of this completed pre-application that my name will be placed on the Floyd Light waitlist in the order received. I understand that my listing on the waitlist is not a guarantee for housing at Floyd Light at this time. I understand that my eligibility will be determined based on my current information and the current Screening Criteria guidelines at the time of the in-take appointment.

I further understand that due to the volume of waitlist pre-applications received, REACH cannot verify if my pre-application has been waitlisted or not. It is my responsibility to contact the properties applied to confirm.

*** Applicant Signature** _____ **Date** ____/____/____