

GENERAL INFORMATION REGARDING APPLICATION PROCESS

VOA ADIRONDACK APARTMENTS are HUD apartments. The Management Company follows the rules & regulations of HUD. We maintain a waiting list for all applicants. An application is attached. Thank you for your interest in our complex.

1. **Qualifications:** Family Housing – You must meet income qualifications. First priority for all applicants is given to the very low income level

Income qualifications for this property are:
Extremely low HUD income for 1 person = **\$11,900**
Very low HUD income for 2 people = **\$22,650**

2. You **MUST** complete all questions on the enclosed application and return it with the following items:
 - Verification of Age or Handicap/Disability Requested
 - Copy of drivers' license or photo ID
3. You will be placed on the waiting list according to the date and time we receive a completed application, your income level and your apartment request. You may request upstairs, downstairs or special features for handicap disability.
4. When your application is received in the main office, we will send you notification via mail. Please keep this information for future reference. **** If you change your phone number, address, or income level, please notify our office.** If you do not accept an apartment when your name comes up on the wait list or if we are unable to contact you due to out of date phone numbers or address, you will be removed from the wait list.
5. In March of each year we update the waiting list. **You MUST complete and return your updated information to remain on the wait list.**
6. Rent is based upon your total household yearly gross income, assets and medical, child care, handicap expenses according to Rural Development Regulations, rent will not be determined until an applicant is called for a pre-rental meeting. **You will pay basic rent OR 30% of your adjusted monthly income, whichever is lower.** A security deposit and a one year lease are required.

Please keep this coversheet as a reference for you to contact us at the above address and phone.

*****Acceptance of this application does not guarantee rental of an apartment. All applicants must meet screening criteria, including landlord/credit/criminal checks. Changes in family income, Size and address and phone number must be reported promptly to management in order to properly process your application.***



"This institution is an equal opportunity provider and employer."

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202)690-7442 or email at program.intake@usda.gov."



Office Use Only	
Date Received	_____
Time Received	_____
Income Level	_____
Est. 30%	_____

VOA ADIRONDACK APTS., SARANAC LAKE, NEW YORK

225 Lake Street
 Saranac Lake, NY 12983
 Phone: (518) 891-6432

This form MUST be completed in your own handwriting. You MUST use the correct legal name for each member of your household as it appears on your social security card. ALL information is kept confidential.

****If you are unable to fill out this application, someone may fill it out for you. That person must sign the last page as the person whose handwriting appears on the form. If you need additional assistance you may contact this office.**

1. Verification: Read all sections and complete as directed. Please include the following items with this application (as applicable):

1. **Drivers license, Photo ID** and social security card
2. Elderly Status (62 or Older) - copy of your **social security letter or birth certificate**
3. Handicapped/Disabled Status - copy of your **SSI or SSD award**, or a statement by a qualified individual. ****The nature of your handicap/disability DOES NOT have to be disclosed.**

****ALL BLANKS MUST BE FILLED IN OR MARKED AS N/A NON APPLICABLE****

Current Address: _____

Home Phone: (____) _____

City, State, Zip: _____

Cell Phone: (____) _____

2. Household: List yourself and all persons who will be living in your home:

Name	M/F	Date of Birth	Relation to head of house	Social Security # <i>For all members</i>	Are you a US citizen? Or qualified alien?
			Head Of Household		Yes / No
			Co-Tenant		Yes / No
			Minor – Member		Yes / No
			Minor – Member		Yes / No
			Minor – Member		Yes / No
			Minor – Member		Yes / No



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A. Do You Expect Anyone Not Listed On This Application To Be Moving In With You In The Future?

Yes No

B. Does ANY household member have any unusual expenses related to employment such as a care attendant or auxiliary apparatus for a handicapped or disabled family member? Yes No

if yes, please explain: _____

C. Do you require a handicap accessible unit reasonable accommodation due to disability? Yes No

D. Apartment location and bedroom size: *You may indicate more than one*

1 Bedroom 2 Bedroom 3 Bedroom
 Upstairs Downstairs Handicapped accessible unit

Qualify for bedroom size as follows:
1 person = 1 bedroom apt.
2 people = 1 or 2 bedroom apt.
3-4 people = 2 or 3 bedroom apt.
4-5 people = 3 bedroom apt.

E. In case of emergency, notify: _____

Address: _____ Town: _____ State: _____ Zip: _____

Phone: Home: (____) _____ Work: (____) _____ Cell: (____) _____

Relationship to tenant: _____

F. List year, make, color and license plate # for all vehicles in your household:

Year/Make: _____ Color: _____ License Plate #: _____

Year/Make: _____ Color: _____ License Plate #: _____

G. Does ANY member of your household own any pets? Yes No

____ Cat # ____ / ____ Dog # ____ / ____ Other # ____ *If yes, describe:* _____

3. Real Property:

Does ANY member of your household own any property? Yes No

If Yes, Type of property: _____

Property location: _____

Appraised market value: \$ _____

Does anyone in the household receive any income from property? Yes No

Amount: \$ _____

Has ANY member of your household sold or disposed of any property in the last 2 Years? Yes No

If yes, type of property: _____

Market value when sold/disposed of: \$ _____

Amount sold/disposed for: \$ _____

Date of transaction: _____

Has ANY member of your household disposed of any other assets in the last 2 years? Yes No

(Example: Given Away Money to Relatives, Set Up Irrevocable Trust Accounts)

If yes, describe asset: _____

Date of disposition: _____

Amount disposed: \$ _____

4. **Income:** List ALL sources of household income as requested below:

Name of Family Member	Source of Income	Monthly Amount	Annual Amount
	Social Security (Head)	\$	\$
	Social Security (Co-Head)	\$	\$
	Pension (Head)	\$	\$
	Pension (Co-Head)	\$	\$
	SSI Benefits (Head)	\$	\$
	SSI Benefits (Co-Head)	\$	\$
	Wages-Gross	\$	\$
	Wages-Gross	\$	\$
	Secondary Wages-Gross	\$	\$
	Secondary Wages-Gross	\$	\$
	Unemployment or Severance	\$	\$
	Unemployment or Severance	\$	\$
	Social Services (DSS)	\$	\$
	Social Services (DSS)	\$	\$
	Alimony	\$	\$
	Child Support	\$	\$
	Grants/Loan for FT Student over 18	\$	\$
	Grants/Loan for FT Student over 18	\$	\$
	Earned Income Credit	\$	\$
	Earned Income Credit	\$	\$
	Other Monthly Income	\$	\$
	Other Monthly Income	\$	\$
	Income from Investments	\$	\$
	Income from Investments	\$	\$
	Income Interest	\$	\$
	Income Interest	\$	\$
	Military pay or allotment	\$	\$
	Military pay or allotment	\$	\$

A. Does ANY member of your household anticipate any changes in this income during the next 12 months?

Yes No

B. Does ANY member of your household work for someone who pays in cash? Yes No

C. Does anyone outside of your family give money to any member of your household? Yes No

D. Is ANY member of your household self-employed? Yes No

E. Does ANY member of your household receive any other type of payments not mentioned here?

Yes No *If yes, explain & list amount* _____

- G. Has ANY household member ever been convicted of or pleaded guilty or “no Contest” to a felony?
Whether Or Not Resulting In A Conviction? Yes No
 If yes, who: _____
 Why: _____
- H. Has ANY household member ever been convicted of or pleaded guilty or “no contest” to a misdemeanor?
Whether or not resulting in a Conviction Yes No
 If yes, who: _____
 County: _____
 Charge: _____
- I. Has ANY household member ever been convicted of or pleaded guilty or “no contest” to a misdemeanor involving sexual misconduct? *Whether Or Not Resulting In A Conviction* Yes No
 If yes, who: _____
 What county/state: _____
- J. Is ANY household member listed on this application subject to a lifetime registration requirement under ANY state sex offender registration program? Yes No
 If yes, who: _____

*****IF NOTHING APPLIES TO YOUR HOUSEHOLD, YOU MUST MARK N/A*****

7. Medical/Child Care/Handicap assistance expenses:

***Complete this ONLY if head of household or co-tenant is age 62 or older, or handicapped/disabled at any age*

A. Medicare premium(s): _____ Monthly amount: \$ _____
 Medical insurance premium(s): _____ Monthly amount: \$ _____
 Insurer=s name: _____

B. Anticipated expenses NOT covered by insurance or reimbursed:
 Medical monthly amount: \$ _____
 Prescription monthly amount: \$ _____

C. Medical bills you are making monthly payments for:
 Balance due: \$ _____ Monthly payments: \$ _____
 Payable to: _____

D. Other medical expenses:
 Monthly payments: \$ _____
 Payable to: _____

E. Child care cost: complete ONLY if you have children 12 years or younger.
 What are your weekly Costs for child care due to employment or education?
 Weekly cost \$ _____ Paid to: _____
 Reason for expense: _____

F. Handicap assistance expenses: complete ONLY if handicap expense allows a member of the household to work or attend school:
 List type of expenses: _____
 Weekly amount: \$ _____ Paid to: _____

8. **Credit References:** *Bank, Charge Card, Car Loan, Etc.*

Name: _____ Phone: (____) _____

Address: _____ Town: _____ State: _____ Zip: _____

Name: _____ Phone: (____) _____

Address: _____ Town: _____ State: _____ Zip: _____

9. **Personal References:** *No Relatives*

****Requires complete address or application will be returned to you for completion****

Name: _____ Phone: (____) _____

Address: _____ Town: _____ State: _____ Zip: _____

Name: _____ Phone: (____) _____

Address: _____ Town: _____ State: _____ Zip: _____

10. **SIGNATURES:**

I/we certify that I/we do/will not maintain a separate rental unit in a different location. I/we also certify that this will be my/our permanent residence.

Acceptance of this application does not guarantee rental of an apartment. All applications must meet screening criteria. Changes in family income, size, address or phone number must be reported promptly to management in order to properly process your application. A security deposit and a one year lease are required.

I/we certify that all information in this application is true to the best of my/our knowledge and that I/we understand that false statements or information are punishable by law and will lead to cancellation of this application or termination of tenancy after occupancy.

Applicant

Date signed

Co-Applicant

Date signed

11. **AUTHORIZATION:**

I/we do hereby authorize Q&D Management, Inc. and its staff or authorized representative to contact any agencies, offices, groups or organizations to obtain and verify any information or materials which are deemed necessary to complete my/our application/recertification for housing in the property managed by Q&D Management, Inc.

This will include police/background checks and credit checks. This will include a criminal/background check done ANNUALLY for ALL members of the household 18 years of age and older.

Applicant

Date signed

Co-Applicant

Date signed

Signature of person filling out application for applicant

Date signed

*****Please remember to attach a copy of your license or photo ID with this application*****

Q & D Management, Inc and its employees do not discriminate on the basis of handicapped/disabled status in the admission or access to, or treatment, or employment in, its federally assisted programs and activities. "In accordance with federal law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, or disability. (Not all prohibited bases apply to all programs)

COMPLETION OF THIS SECTION IS OPTIONAL:

The information regarding race, ethnicity, and sex designation solicited on this application is requested in order to assure the Federal Government acting through the Rural Housing Service that the Federal laws prohibiting discrimination against tenant applications on the basis of race, color national origin, religion, sex, familial status, age, and disability are complied with. You are not required to furnish this information. This information will not be used in evaluating your application or to discriminate against you in any way.

<p><u>Applicant #1:</u> Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>Race: (Mark one or more if applicable) <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Other: _____</p> <p>Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female</p>	<p><u>Applicant #2:</u> Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>Race: (Mark one or more if applicable) <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Other: _____</p> <p>Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female</p>
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Rural Housing and Community Programs

Things You Should Know About USDA Rural Rental Housing

Don't risk losing your chances for federally assisted housing by providing false, incomplete, or inaccurate information on your application or recertification

Penalties for Committing Fraud

You must provide information about your household status and income when you apply for assisted housing in apartments financed by the U.S. Department of Agriculture (USDA). USDA places a high priority on preventing fraud. If you deliberately omit information or give false information to the management company on your application or recertification forms, you may be:

- Evicted from your apartment;
- Required to repay all the extra rental assistance you received based on faulty information;
- Fined;
- Put in prison and/or barred from receiving future assistance.

Your State and local governments also may have laws that allow them to impose other penalties for fraud in addition to the ones listed here.

How To Complete Your Application

When you meet with the landlord to complete your application, you must provide information about:

- **All Household Income.** List all sources of money that you receive. If any other adults will be living with you in the apartment, you must also list all of their income. Sources of money include:
 - Wages, unemployment and disability compensation, welfare payments, alimony, Social Security benefits, pensions, etc.;
 - Any money you receive on behalf of your children, such as child support, children's Social Security, etc.;
 - Income from assets such as interest from a savings account, credit union, certificate of deposit, stock dividends, etc.;
 - Any income you expect to receive, such as a pay raise or bonus.
- **All Household Assets.** List all assets that you have. If any other adults will be living with you, you must also list all of their assets. Assets include:
 - Bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc.;
 - Any business or asset you sold in the last 2 years for less than its full value, such as selling your home to your children.

- **All Household Members.** List the names of all the people, including adults and children, who will actually live with you in the apartment, whether or not they are related to you.

Ask for Help if You Need It

If you are having problems understanding any part of the application, let the landlord know and ask for help with any questions you may have. The landlord is trained to help you with the application process.

Before You Sign the Application

- Make sure that you read the entire application and understand everything it says;
- Check it carefully to ensure that all the questions have been answered completely and accurately;
- Don't sign it unless you are sure that there aren't any errors or missing information.

By signing the application and certification forms, you are stating that they are complete to the best of your knowledge and belief. Signing a form when you know it contains misinformation is considered fraud.

- The management company will verify your information. USDA may conduct computer matches with other Federal, State or private agencies to verify that the income you reported is correct;
- Ask for a copy of your signed application and keep a copy of it for your records.

Tenant Recertification

Residents in USDA-financed assisted housing must provide updated information to the management company at least once a year. Ask your landlord when you must recertify your income.

You must **immediately** report:

- Any changes in income of \$100 or more per month;
- Any changes in the number of household members.

For your annual recertification, you must report:

- All income changes, such as increases in pay or benefits, job change or job loss, loss of benefits, etc., for any adult household member;

- Any household member who has moved in or out;
- All assets that you or your adult housemates own, or any assets that were sold in the last 2 years for less than their full value.

Avoid Fraud, Report Abuse

Prevent fraudulent schemes through these steps:

- Don't pay any money to file your application;
- Don't pay any money to move up on the waiting list;
- Don't pay for anything not covered by your lease;
- Get receipts for any money you do pay;
- Get a written explanation for any money you are required to pay besides rent, such as maintenance charges.

Report Abuse: If you know anyone who has falsified an application, or who tries to persuade you to make false statements, report him or her to the manager. If you cannot report to your manager, call your local or state USDA office at 1 (800) 670-6553, or write: USDA, STOP 0782, 1400 Independence Ave., SW, Washington, DC 20250.

If You Disagree With a Decision

Tenants may file a grievance in writing with the complex owner in response to the owner's actions, or failure to act, that result in a denial, significant reduction, or termination of benefits. Grievances may also be filed when a tenant disputes the owner's notice of proposed adverse action.

Notice of Adverse Action

The complex owner must notify tenants in writing about any proposed actions that may have adverse consequences, such as denial of occupancy and changes in the occupancy rules or lease. The written notice must give specific reasons for the proposed action, and must also advise tenants of the "right to respond to the notice within 10 calendar days after the date of the notice" and of "the right to a hearing." Housing complexes in areas with a concentration of non-English-speaking people must send notices in English and in the majority non-English language.

Grievance Process Overview

USDA believes that the best way to resolve grievances is through an informal meeting between tenants and the landlord or owner. Once the owner learns about a tenant grievance, the process should begin with an informal meeting between the two parties. Owners must offer to meet with tenants to discuss the grievance within 10 calendar days of receipt of the complaint. USDA encourages owners and tenants to try to reach a mutually satisfactory resolution to the problem at the meeting.

If the grievance is not resolved, the tenant must request a hearing within 10 days of receipt of the meeting findings. The parties will then select a hearing panel or hearing officer to govern the hearing. All parties are notified of the decision 10 days after the hearing.

When a Grievance Is Legitimate

The landlord must determine if a grievance is within the established rules for the program. For example, "I want to file a complaint because the manager doesn't speak to me" is not a legitimate complaint. However, "I want to file a complaint because the manager isn't maintaining the property according to USDA guidelines" is a legitimate complaint. Below are examples of cases in which tenants may and may not file a complaint.

A complaint may not be filed with the owner/management if:	A complaint may be filed with the owner/management if:
USDA has authorized a proposed rent change.	There is a modification of the lease, or changes in the rules or rent that are not authorized by USDA.
A tenant believes that he/she has been discriminated against because of race, color, religion, national origin, sex, age, familial status, or disability. Discrimination complaints should be filed with USDA and/or the Department of U.S. Housing and Urban Development (HUD), not with the owner/management.	The owner or management fails to maintain the property in a decent, safe, and sanitary manner.
The complex has formed a tenant's association and all parties have agreed to use the association to settle grievances.	The owner violates a lease provision or occupancy rule.
USDA has required a change in the rules and proper notices have been given.	A tenant is denied admission to the complex.
The tenant is in violation of the lease and the result is termination of tenancy.	
There are disputes between tenants that do not involve the owner/management.	
Tenants are displaced or other adverse effects occur as a result of loan prepayment.	

PA 1998
December 2008

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (braille, large print, audiocassette, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.