

Affordable Housing at Willoughby Conner



BOULDER COUNTY
**HOUSING
& HUMAN
SERVICES**

Hope for the future, help when you need it.



- Built with Low Income Housing Tax Credits – Federal program that promotes multifamily rental housing.
- Overseen by the IRS
- 30 years of compliance requirements with strict applicant/tenant eligibility criteria.

Earned Income + Unearned Income + Income form Assets = Annual Income

What is Annual Income?

GROSS income a household anticipates it will receive in the 12-month period **AFTER** the date of lease signing.

What types of income will be included?

- BCHA will review all earned and unearned sources of income.
 - Earned = employment and self-employment income
 - Unearned = social security, child support, retirement, gifts, TANF etc.
- Income from assets

BCHA will anticipate a household's gross income for the 12 months after lease signing.

BCHA will look at all upcoming raises, overtime, shift differential, new jobs or any other income expected in the 12 months after lease signing.

What types of income will be excluded?

- Food Stamps or groceries (actual food) purchased for the household by someone not living in the household.
- Any amount paid directly to a childcare provider by persons not living in the home.
- Temporary or sporadic income
- Lump sum payments from social security or other sources
- Loans of any kind

Whose income will be included?

- All adult household members – anyone 18 years and older
- Emancipated minors
- Children – unearned income only
- Temporarily absent family members
- Active military members – head of household and spouse only

Whose income will be excluded?

- Children (including foster children) – employment income only
- Live-in aides
- Full-time students who are not the head, co-head or spouse
 - Will only count the first \$480/year

Assets - items of value, other than necessary personal property, that can be turned into cash

Common Types of Assets

- Cash on hand
- Bank accounts: Checking, savings, money market
- Retirement accounts/pensions
- EBT cards
- Real Estate
- Whole life Insurance
- Electronic Accounts: Venmo, PayPal, cash app, etc.

Less Common Types of Assets

- Annuities, trusts, CDs
- Stocks and bonds or saving bonds
- Assets that were disposed of
- Resident's portion of jointly owned assets
- Collectibles

What is not considered an asset?

- Personal property
- Term life insurance
- Mobile homes that have a title – no deed of trust
- Assets that are not owned or accessible by the resident and provide no income

Income from assets are included in the annual household income.

Example – Savings Account with \$4,000 in it earning 1.5% annual interest

$\$4,000 \times 1.5\% = \60 – This \$60 would be included in the annual household income.

2024 Annual Income Limits

The total income a household must not exceed in order to qualify for affordable housing at Willoughby Corner.

Area Median Income (AMI)	Maximum Gross Annual Income				
	1-Person	2-Person	3-Person	4-Person	5-Person
30%	\$30,660	\$35,040	\$39,420	\$43,800	\$47,310
40%	\$40,880	\$46,720	\$52,560	\$58,400	\$63,080
50%	\$51,100	\$58,400	\$65,700	\$73,000	\$78,850
60%	\$61,320	\$70,080	\$78,840	\$87,600	\$94,620

Rent and Unit Mix: Senior Building

Unit Type	Target AMI Restriction	# Units	Proposed Net Rent
1 Bedroom	30%	6	\$821
	40%	5	\$1,095
	50%	19	\$1,368
	60%	20	\$1,642
Total		50	
2 Bedroom	30%	1	\$985
	40%	2	\$1,314
	50%	5	\$1,642
	60%	5	\$1,971
Total		13	
Total Units		63	

Rent and Unit Mix: Multi-family Building

Unit Type	Target AMI Restriction	# Units	Proposed Net Rent
1 Bedroom	30%	4	\$821
	40%	4	\$1,095
	50%	37	\$1,368
	60%	42	\$1,642
Total		87	
2 Bedroom	30%	2	\$985
	40%	3	\$1,314
	50%	11	\$1,642
	60%	14	\$1,971
Total		30	
3 Bedroom	30%	1	\$1,138
	40%	2	\$1,518
	50%	4	\$1,898
	60%	5	\$2,277
Total		12	
Total Units		129	

Required Documentation at an Eligibility Appointment

For each adult 18 years of age and older:

- Copy of social security card; *and*
- Copies of identification (*any* of the following): state-issued driver's license, state-issued identification card, Resident Card or Government-Issued Passport.

For each minor child under 18 years of age:

- Copy of birth certificate; *and*
- Copy of Social Security Card.

Documentation That May Be Asked for Prior to Signing a Lease Agreement

- Four to six most current employment paystubs
- Six months of consecutive checking account statements
- 2 months of savings account statements
- 2 months of statements for trusts, CD, stocks, bonds, money markets, retirement and pension funds, life insurance policies, etc.
- Benefit card (EBT) current balance verification
- Public assistance award letters (not SNAP benefits)
- Most current tax return with Schedule C (for self-employed individuals)
- Court documentation for divorce, custody and/or alimony agreements
- Current mortgage statement (homeownership) and most current tax return with a Schedule E (rental property income)

Eligibility Documentation

- BCHA eligibility staff must attempt 3rd party verification prior to accepting paystubs.
- Documentation must not be older than 120 days from the day of lease signing.
- Income and assets will not be verified until the applicant is contacted about an available home.

Rental Eligibility

- Minimum Age – Head of household must be at least 18
- Income – Applicants must have the following:
 - A combined gross income (before taxes and deductions) of at least two times the rent of the offered unit or a (Section 8) Housing Choice Voucher;
and
 - A minimum of six months of steady employment *or* a verifiable, sufficient source of income (such as Social Security, SSDI, etc.)
 - *If income does not meet this requirement, a leasing specialist may review rental history -considering such factors as how much rent you paid before, how timely you have been with your payments, and the value of your current assets- to determine if you qualify based on those additional factors.*

- Rental History – 2 years of satisfactory rent history
- Criminal History – Applicant may be denied if:
 - have had a felony arrest or conviction within the past six (6) years; *and/or*
 - have been arrested or convicted involving a violent or sexual crime; *and/or*
 - used methamphetamine in the last twelve months; *and/or*
 - used a substance other than methamphetamine in the last six months; *and/or*
 - have a consistent record of arrests, misdemeanors or felonies.

“The rent is how much??? I thought we were talking about affordable housing options....?”

“ We are.....”

Average rent for a market rate apartment in Lafayette is:

- 1 bedroom - \$1,820
- 2 bedroom - \$2,265

Information from Rent.com

These units tend to have high deposits, pet rent/deposits, tenant paid utilities and do not offer month-to-month lease agreements after the first year.

Utilities are included in the rent!!!

Not included: communications services, including telephone, internet, cable and other pay television services.

Low security deposits!!!

1 bedroom: \$500

2 bedroom: \$600

3 bedroom: \$750

Other Perks

- No pet rent and no pet deposits
- Last month rent is not collected
- Will accept section 8 vouchers
- Month-to-month lease after the initial 12-month lease agreement

How To Apply

- The waitlist for Willoughby Corner is estimated to open summer of 2024. Specific date to be determined.
- Applications will be accepted digitally at: <https://www.waitlistcheck.com/CO3024> when the waitlist is open.
- Applicants will be prompted to log-in or register for a new account on Waitlist Check.
- Once registered/logged in, applicants will be able to start a new application for Willoughby Corner.
- When the application is completed and submitted, a confirmation email will be sent to the email address associated with the account.
- Boulder County Housing Authority does not store username or password information and are unable to reset an account. Please keep login information in a safe place.

waitlistcheck.com/CO3024-2723



3460 Broadway, Boulder, CO 80306
303.441.3929

Instructions

Prime Haven this list remains open year-round:

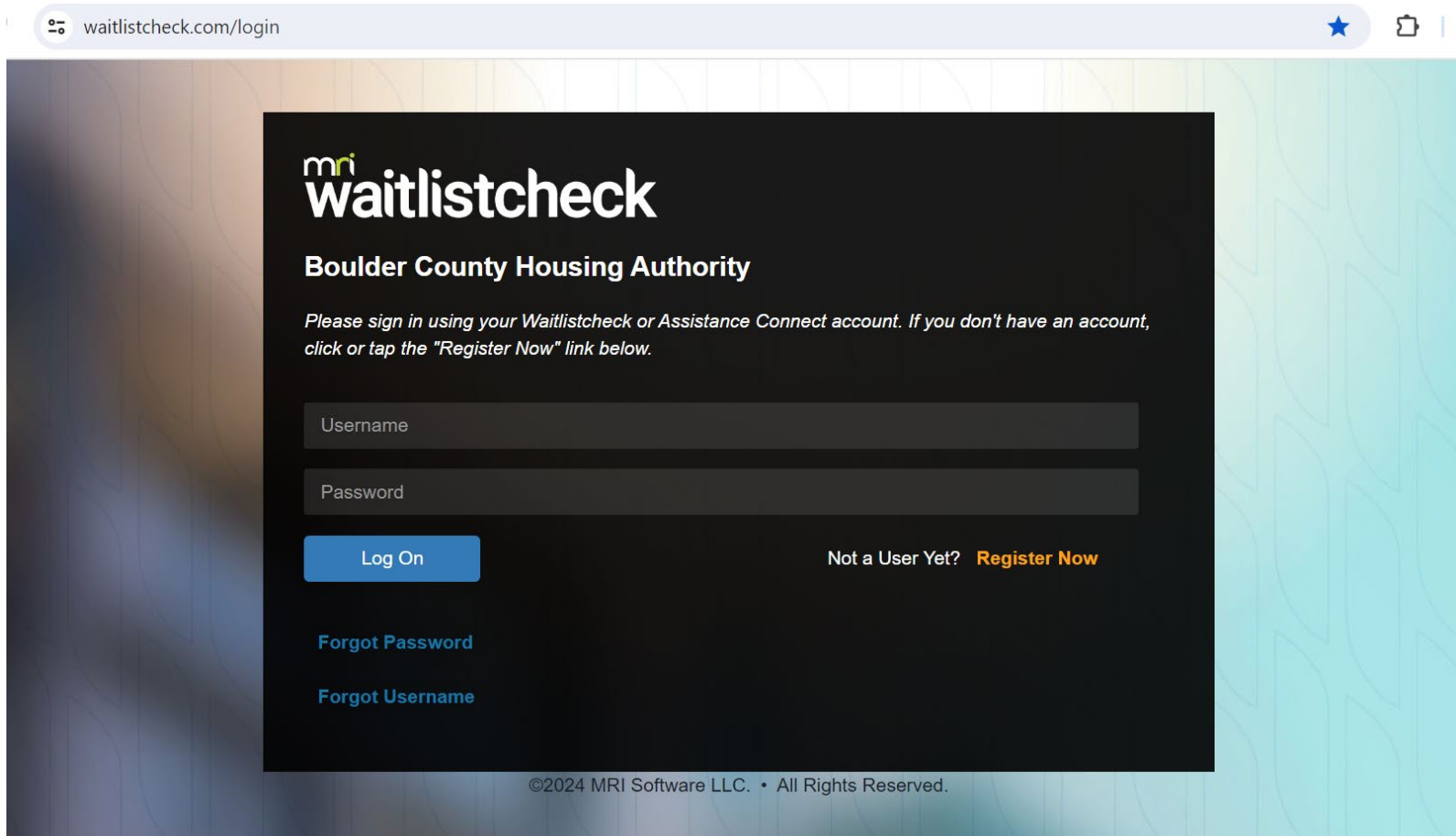
Senior/Disabled Housing in Nederland, CO.

Prime Haven is a senior/disabled housing site, located at **170 E. Second Ave. in Nederland, Colorado** and contains 12 one-bedroom apartment units.

Applicants must be disabled individuals aged 18 or older or over the age of 62 to qualify, and must also qualify as a very low, low, or moderate income household as specified by **Rural Development**. (A moderate income household has an adjusted income that is greater than the HUD-established low-income limit but does not exceed the low-income limit by more than \$5,500.)

Applicants will be prioritized by the date and time of their application and income level, income levels under 50% AMI will receive 15 preference points, income levels between 51%-80% will receive 10 preference points.

Get Started



Up For Waitlistcheck

Account

In order to access Waitlistcheck, an account must be created first. Please use the fields below to create your account. Passwords must contain at least 12 characters, 1 uppercase letter, 1 lowercase letter and 1 number. Fields marked with an "*" are required and you must specify either an E-mail Address or Phone Number.

First Name *

Middle Initial

Last Name *

Username *

Password *

Confirm Password *

E-mail

[Free E-mail Account](#)

Confirm E-mail

Phone

Confirm Phone

Security Questions

Use the fields below to select security questions and provide answers that you will remember. This information will be used in the event you forget your username or password.

Question 1

Answer 1

Question 2

Answer 2

Question 3

Answer 3

Submit

[Back to Instructions](#)

✔ Your account has been created. A "verify your e-mail address" e-mail has been sent to you.

Boulder County Housing Authority



Boulder County Housing Authority
3460 Broadway, Boulder, CO 80306
303.441.3929

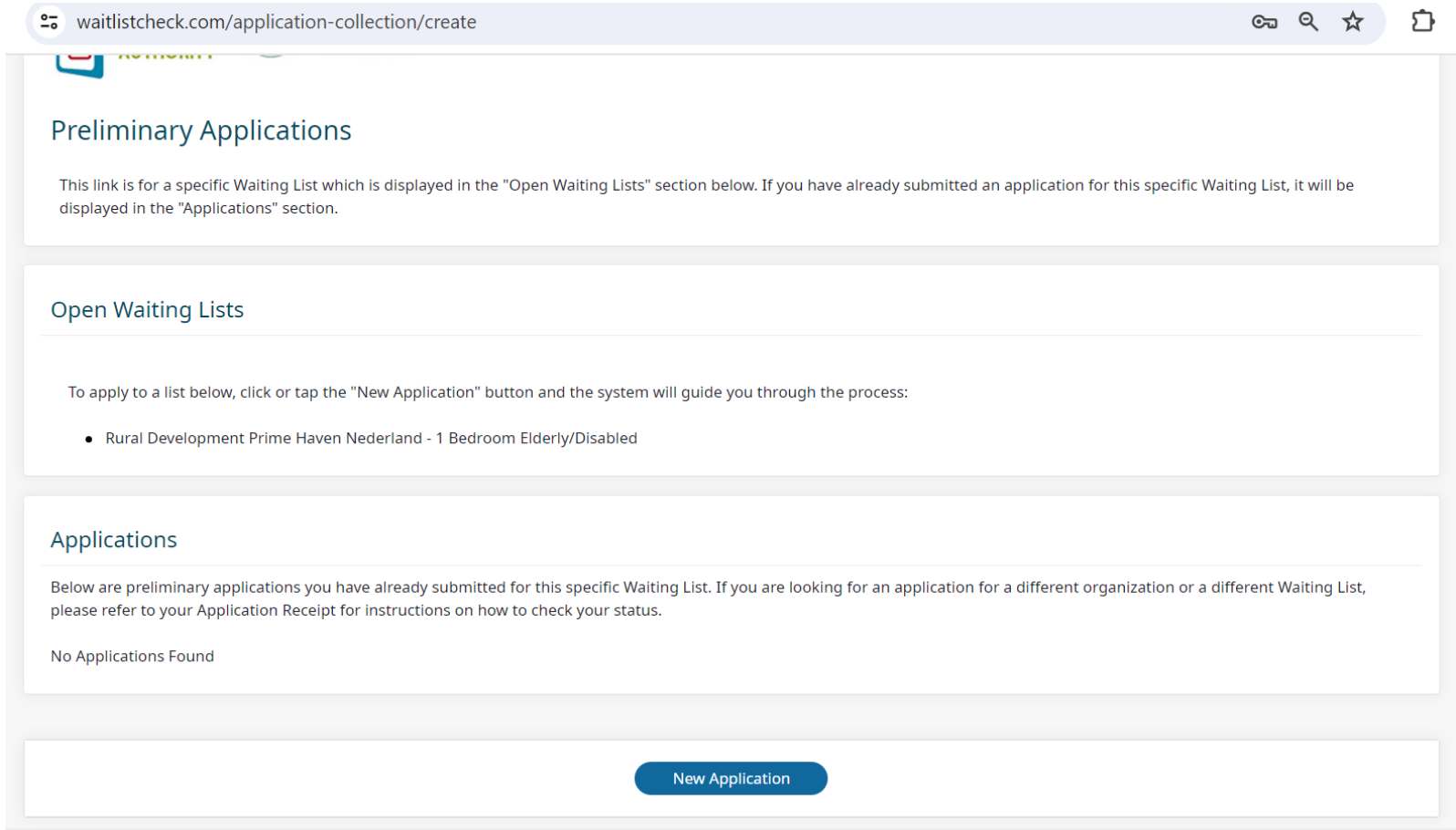
Preliminary Applications

This link is for a specific Waiting List which is displayed in the "Open Waiting Lists" section below. If you have already submitted an application for this specific Waiting List, it will be displayed in the "Applications" section.

Open Waiting Lists

To apply to a list below, click or tap the "New Application" button and the system will guide you through the process:

• Rural Development Prime Haven Nederland - 1 Bedroom



waitlistcheck.com/application-collection/create

Preliminary Applications

This link is for a specific Waiting List which is displayed in the "Open Waiting Lists" section below. If you have already submitted an application for this specific Waiting List, it will be displayed in the "Applications" section.

Open Waiting Lists

To apply to a list below, click or tap the "New Application" button and the system will guide you through the process:

- Rural Development Prime Haven Nederland - 1 Bedroom Elderly/Disabled

Applications

Below are preliminary applications you have already submitted for this specific Waiting List. If you are looking for an application for a different organization or a different Waiting List, please refer to your Application Receipt for instructions on how to check your status.

No Applications Found

[New Application](#)

← Start Over

× Exit Application

Boulder County Housing Authority

1 Applicant 2 Household 3 Income 4 Waiting Lists 5 Review

Note: Fields marked with an "*" are required.

Applicant Details

First Name *

Middle Initial

Last Name *

Social Security Number ⓘ

Date of Birth *

Sex *

Ethnicity * ▾

Race (select all that apply) *

Full-Time Student Yes No [Clear](#)

Disabled Yes No *

Note: Ethnicity and Race are collected for statistical purposes only.

Contact Information

Home Number

Mobile Number

Work Number

E-mail

I agree to receive notifications from the Organization via e-mail. You will still receive a confirmation e-mail if unchecked.

How To Apply

Sex * ▾

Note: Ethnicity and Race are collected for statistical purposes only.

Contact Information

Home Number

E-mail

Mobile Number

I agree to receive notifications from the Organization via e-mail. You will still receive a confirmation e-mail if unchecked.

Work Number

Supplemental and Optional Contact Information [+ Add Contact](#)

You have the right to include as part of your application, contact information for a person or organization that may be able to help you resolve any issues that may arise during your tenancy or to assist in providing any special care or services you may require should you become a tenant. You are not required to provide this contact information, but if you choose to do so, please click the "Add Contact" button.

[Back](#)

[Continue](#)

How To Apply

waitlistcheck.com/application-collection/create

Alternate Contact

Name of Contact Person or Organization *	Home Number
Street Address *	Mobile Number
Apt/Suite/Other	E-mail
City *	Relationship to Applicant *
State * ▾	Reason for Contact (select all that apply) *
ZIP Code *	

Home Number (999) 999-9999 E-mail itarr@bouldercounty.gov

I agree to receive notifications from the Organization via e-mail. You will still receive a confirmation e-mail if unchecked.

← Start Over ✕ Exit Application

Boulder County Housing Authority

Applicant **2 Household** ③ Income ④ Waiting Lists ⑤ Review

Physical Address

Where you currently live

Street Address *

Apt/Suite/Other

City *

State * ▾

ZIP Code *

I receive mail at the same address

Mailing Address

Same as "Physical Address"

Household Members

[+ Add Member](#)

List information for adults first, then children under age 18. List relationship of each person to the Head of Household.

[Back](#) [Continue](#)

RGreen12.2 ▾

How To Apply

waitlistcheck.com/application-collection/create



Household Member

First Name *

Middle Initial

Last Name *

Relationship * ⁱ

Social Security Number ⁱ

Date of Birth *

Sex * ^v

Ethnicity * ^v

Race (select all that apply) *

Full-Time Student Yes No [Clear](#)

Disabled Yes No *

[Cancel](#) [Save](#)

Back [Continue](#)

waitlistcheck.com/application-collection/create



× Exit App

County Housing Authority

- ✓ Household **③ Income** ④ Waiting Lists ⑤ Review

Income

List total gross income (before taxes) and payments received by each family member age 18 or older for wages, military pay, pensions, social security, SSI, welfare, child support, unemployment, business, profession, or any other source. Include payments made to family members age 18 or older on behalf of other family members under age 18. If you do not have any income, leave this section blank and you will be asked to certify in a later step.

Total Annual Income: \$0.00

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Continue

How To Apply

waitlistcheck.com/application-collection/create

Income

Family Member: *

Source Name: *

Source Address:

Apt/Suite/Other:

City:

State:

ZIP Code:

Income Type: *

Frequency: *

Amount: *

Annual Amount:

Fixed Income: Yes No

Start Over ✕ Exit Application

Boulder County Housing Authority

Applicant ✓ Household ③ **Income** ④ Waiting Lists ⑤ Review


Income + Add Income

List total gross income (before taxes) and payments received by each family member age 18 or older for wages, military pay, pensions, social security, SSI, welfare, child support, unemployment, business, profession, or any other source. Include payments made to family members age 18 or older on behalf of other family members under age 18. If you do not have any income, leave this section blank and you will be asked to certify in a later step.

\$ Social Security ✕	
Family Member: Rose Greene	Annual Amount: \$14,400.00
Income Type: SSI	
Edit	

Total Annual Income: \$14,400.00

Back **Continue**

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→ ↻ 🔍 waitlistcheck.com/application-collection/create 🔑 🔍 ☆ 📄 🔄 🗑️ 👤

Start Over ✕ Exit Application

Boulder County Housing Authority

Applicant ✓ Household ✓ Income **④ Waiting Lists** ⑤ Review

Additional Information Needed

Based on your responses so far, we just need to get a little more information from you.

Reasonable Accommodation

It was indicated that at least one member of your household is disabled. To request a reasonable accommodation for the disability, please select from the list below.

Accommodations Requested

No Alternate Contacts

You did not list any alternate contacts. If you would like to include an alternate contact, please return to the Applicant section. If you do not want to include an Alternate Contact, please check the box below.

I do not want to provide an Alternate Contact.*

Select Your Waiting Lists

A set of questions may need to be answered for this specific Waiting List list. Your responses will help determine your eligibility for rental assistance and if you are entitled to a preference when placed on the program's waiting list.

Rural Development Prime Haven Nederland - 1 Bedroom Elderly/Disabled

BScreen13 2

Select Your Waiting Lists

A set of questions may need to be answered for this specific Waiting List list. Your responses will help determine your eligibility for rental assistance and if you are entitled to a preference when placed on the program's waiting list.

Rural Development Prime Haven Nederland - 1 Bedroom Elderly/Disabled

Rural Development Prime Haven Nederland - 1 Bedroom Elderly/Disabled Preferences

Housing is contingent upon submission and verification of evidence of citizenship or eligible immigration status prior to the time housing is made available. Based on the evidence submitted at that time, assistance may be prorated, denied or terminated following appeals and informal hearing processes. All adult members must pass a national criminal background check and all household members regardless of age must not be required to register as a lifetime sex offender.

1. In order to qualify for preference points related to income is your total household income under 58,450 for household sizes of 1-4 people or under 63,150 for household sizes of 5+? *

Yes No

2. How did you hear about this waiting list? *

Yes No

Boulder County Website

Back

Continue

Review all the information provided


waitlistcheck.com/application-collection/create

Over ✕ Exit App


Boulder County Housing Authority

nt Household Income Waiting Lists **5 Review**

Please review your application below. If the information provided is true and complete to the best of your knowledge and belief, please click or tap the "Continue" button below. You will then be prompted to certify and submit the application. To add, update, or remove any of the information, please return to the appropriate section using the "Back" button below.



**BOULDER COUNTY
HOUSING
AUTHORITY**



Boulder County Housing Authority
3460 Broadway, Boulder, CO 80306
303.441.3929

Preliminary Application for the Boulder County Housing Authority

Head of Household

First Name:	Rose	Ethnicity:	Not Hispanic or Latino
Middle Initial:		Race (select all that apply):	White
Last Name:	Greene	Full-Time Student:	No
Social Security Number:	*** - ** - 9999	Disabled:	Yes
Date of Birth (mm/dd/yyyy):	01/01/1960		
Sex:	Female		

check

How To Apply

Submit


waitlistcheck.com/application-collection/create



County Housing & Human Services

Household

Please review your application. To submit the application, click the Submit button.

 BOULDER COUNTY HOUSING & HUMAN SERVICES

Preliminary Approval

Head of Household

Last Name: Greene
Social Security Number: *** - ** - 9999
Date of Birth (mm/dd/yyyy): 01/01/1960
Sex: Female

Full-Time Student: No
Disabled: Yes

Certification

By submitting this form, I certify that the information provided is true and complete to the best of my knowledge and belief. Warning! Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly making false statements or misrepresentation to any department or agency of the United States.

[Back to Application](#) [Submit](#)

Thank You!



Questions?