

Frequently Asked Questions:

1. Which application should I complete?

- That will depend on household size and combined gross household income. Should your household size and combined gross yearly incomes are below the listed amounts, your household will complete the Tax Credit Application. Should your household gross yearly incomes exceed the below maximums, your household will complete the Market Rate Application.

Maximum Gross Income / Year / Per Property (*)

Household size	Division Park Avenue	Metropolitan Park	101 South Division; 26 Cherry Street; 205 South Division Avenue; 240 Ionia Avenue, 345 State Street; 834 Lake Drive; 20 Fulton East
1 person	\$39,780	\$43,380	\$39,780
2 persons	\$45,480	\$49,560	\$45,480
3 persons	\$51,180	\$55,740	\$51,180
4 persons	\$56,820	\$61,920	\$56,820
5 persons	\$61,380	\$66,900	n/a
6 persons	\$65,940	\$71,880	n/a

(*) 2023 HUD Published Information.

REQUIREMENTS SUBJECT TO CHANGE BASED ON REQUIREMENTS RELEASED FROM HUD AND MSHDA

2. What are the qualifications for the apartments?

- You can look into your credit before submitting an application at the below link.

Credit Check:

- Bankruptcies need to be 5 years and older
- If utilities are owed, the household would be denied
- If there are judgements, the household would be denied
- If there are any amounts in collections, the household will be denied – medical bills are not applicable

Equifax

<https://www.equifax.com/personal/credit-report-services/>

p.) (800) 685-1111

Background Check:

- Misdemeanors that are violent, sex, drug, or home invasion related charges need to be 2 years or older.
- Felonies that are violent resulting in great bodily harm or death, sex, or maintenance of a drug house charges need to be 10 years or older
- Felonies not violent, sex, or maintenance of a drug house related charges need to be 2 years or older
- All criminal charges will be reviewed on a case-by-case basis

Housing History:

- Any evictions will deny the household
- Owing any previous landlords will deny a household

Student Status:

- We cannot rent to household where all members in the household are full time students unless specific conditions are met. Please contact our leasing office at info@101southdivision.com for further details.

3. What utilities are included with the rent?

- Water, sewer, trash, and recycling. As a future resident, households will pay for gas and electric.

4. Where can I find the online application?

- Tax Credit Application: <https://livedowntowngrandrapids.com/online-application-tc/>
- Market Rate Application: <https://livedowntowngrandrapids.com/online-application-mr/>

5. How much is the application fee?

- The application fee is \$50 per applicant over the age of 18. The application will ask for a credit/debit card and will submit directly to our office once processed. If an applicant prefers to submit an application in the office the fee is \$60.

6. Can I stop into the office if I have questions about availability or submit my application?

- The office does require appointments so that prospective applicants have the undivided attention of a leasing consultant. Please call/text our office at 616-431-4417 or email info@101southdivision.com to schedule an appointment!

7. I have called the office multiple times and have not received a call back yet. How do I get in touch with the office?

- Please make sure you leave a message if you are calling! The office has no way to know that you are calling if a voicemail is not left. All voicemails are responded to within 3-5 business days. If you require a quicker response, please email info@101southdivision.com

8. Do my roommate and I need to submit our own applications?

- Yes; everyone over 18 and older living in the apartment is required to complete an individual application. Each member must pass the credit/background check in order to qualify for housing.

9. How will management know if I apply online with a roommate?

- Each applicant needs to disclose each roommate moving. There will be a question that asks: “Do you have a spouse/significant other who will be moving with you?” Please identify the name of the other individual moving or your applications will not be processed together.

10. Will the application qualify me for all 10 communities?

- The online application provided is a general application for all 10 of our communities! The application submitted will be processed for all 10 communities. The leasing team understands there may be a building preference however, this cannot be guaranteed. The apartments will be offered as they become available.

11. How will I know if my online application is approved or denied?

- The application takes 5-7 business days to process. If your household is approved, each member will receive an email with more information. If the household is denied, each member will receive an email with information as to why the household was denied.

12. Who can I contact to discuss the denial of my application?

- Applicants will receive an email with the letter providing move information about the denied application. If you are disputing the denial or have questions, you must reply to the email you received. You can also email applicationstatus@grinquiry.com . Once this is reviewed, management will respond via email.

13. Can I have a cosigner?

- At this time, the management company does not allow for cosigners.

14. If I am the only applicant applying for the apartment, why can't I be a full time student?

- The LIHTC program states that households comprised of entirely full time students are not eligible to reside in a Tax Credit community unless one of the following exceptions are met:
 - At least one student is married (they do not need to be married to each other) and entitled to file a joint tax return
 - The household is comprised of single parents and their minor children and no one in the household is a dependent of a third party
 - One member of the household receives assistance under the Title IV of the Social Security Act (TANIF Assistance)
 - One member of the household is participating in an officially sanctioned job training program
 - One member of the household was formerly in foster care to be verified by contacting the agency who administered the foster care program
- If another household member is a part time student, or not a student at all, the household can still potentially qualify

15. How do I know if I am considered a full time student?

- You can contact your education institution directly to confirm with your school what is considered to be full time student within their guidelines.

16. What if my income exceeds the maximum? Will my application fee be refunded?

- The application fee is a non-refundable fee, regardless of the reason for denial.

17. I am currently on the waitlist, what is the next step to take in order to secure an apartment home?

- Once a household is on the combined waiting list, contact the household for most recent proof of income to determine eligibility and rental rates. A leasing consultant will contact each household member based on eligibility as apartments come available both via phone and email. Apartments are offered on a first-come, first-serve basis from the waiting list. If a household decides to secure an apartment with the \$500 holding fee required to reserve the apartment may or pass the offer until the next available apartment may arise.

18. What if I pass on an apartment? I am removed from the waiting list?

- Your application will remain on the waitlist for 3 apartment offers. If a household decides to pass on an apartment, you will remain in the same spot on the waiting list and will be notified of the next available apartment.

19. Can I be on the 1 and 2 bedroom waiting list?

- For the online application, you can only choose either a 1 or a 2 bedroom, however once the household is approved through credit/background, you can notify a consultant of the desire to be on both waiting lists and the leasing team will keep you apprised of whichever comes available first.

20. Will I get my hold fee refunded if the 72 hours passes and I don't qualify for the housing?

- Yes your holding fee will be refunded if it is determined the household is over income for a specific apartment for the Tax Credit program entirely. It will be issued in the form of a paper check sent to an address determined by the applicant within 30 days.

21. How can my household be over income if I provided the information on my application?

- The official household income will not be final until all the verifications have been received directly from the employer. Overtime, shift differentials, child support, and tips earned do count towards the household gross annual income are a few of the most common errors when filling out the online application. Income is verified before taxes are deducted.

22. When will I receive my move in letter?

- Households move in letters will be sent via email once the lease signing has been scheduled for a reserved apartment. The move in letter will have information regarding the final move in costs and how to set up your utilities.