

Woodstock Commons

A Community of Homes for Working Families and Seniors

Not just Affordable – Compatible, Innovative, Sustainable and Green:

Answers to Frequently Asked Questions - Revised May 2006

Who is RUPCO?

In 2006, Rural Ulster Preservation Company is proudly celebrating its 25th year serving Ulster County as a not-for-profit agency working broadly in the areas of housing and community development. We have established an outstanding reputation in Ulster County through the relationships we foster and by working in partnership with the communities we serve. We pride ourselves on the attention to detail that we give each project, achieving results that complement the uniqueness of each community we serve.

Our mission is to create and develop affordable homeownership and rental opportunities, create understanding and acceptance of affordable housing initiatives, and to foster development and revitalization for a diverse community within Ulster County.

Our vision is to be the leading agency for individuals, communities, businesses, and employers seeking comprehensive affordable housing services, and community development and revitalization initiatives in Ulster County.

Who says Woodstock needs affordable housing?

According to findings of a recent local market research study (towns of Woodstock, Shandaken, Olive and Hurley) conducted by Richard J. Lampert Real Estate Market Research and Consulting (February 2006) over 700 households in Woodstock qualify for the workforce and senior housing. The 2000 Census showed that nearly half of all Woodstock residents pay more than 35% of their income towards housing and are therefore officially cost burdened. For lower income residents, this problem has only worsened.

“Ulster County is currently experiencing critical affordable housing demand for seniors.” “Over all, conditions cause continued financial hardship for families, and without development, the community will be adversely impacted. Of critical importance is the likelihood of some affordable housing converting to market rate housing in the future causing a decrease in affordable stock in the county.”

- Richard J. Lampert Market research, Real Estate Appraisal and Analysis (February 2006)

What is Woodstock Commons?

Woodstock Commons is a clustered, village scale development of mixed housing types that RUPCO has proposed to build on a 28 acre site, known as Bradley Meadows, located in the hamlet of Woodstock. These homes for working families and seniors include 10 town home style condominiums for sale to first time homebuyers, 20 units of rental housing for seniors and 32 rental units for working families. One additional unit will be built for RUPCO’s on-site manager – a total of 63 units of mixed tenure, intergenerational housing. We believe that by mixing homeownership and rental housing, seniors and working family housing, we will help to meet the Town’s varied housing needs in a traditional neighborhood manner and through diversity – provide a healthy housing mix.

What is “intergenerational” housing?

People of all ages are equally concerned with access to affordable housing and quality of life issues. Woodstock Commons is a housing community designed for all ages that specifically promotes the mixing of generations. At Woodstock Commons, the senior units will be for households where all members are 55 years of age or older. The other 32 rental units will be open to households of any age – including seniors! By mixing senior housing with the other rental units on one campus, we achieve an intergenerational mix that is reflective of the traditional Woodstock community. Too often, senior housing is isolated from the rest of the community. Intergenerational housing promotes a shared sense of responsibility. The age-old social compact is strong as generations rely on each other for care, support and nurturing, and every age group is encouraged to make positive contributions to strengthen the community!

How did RUPCO select the Bradley Meadows/ St. John site?

The Town of Woodstock has had variations of an affordable housing committee dating back to at least 1988. In the past, RUPCO has collaborated with these various committees. Unfortunately, outside of the 24 units of senior housing produced at Woodstock Meadows, no other affordable housing units have been built. There is no affordable housing for working families in Woodstock.

In 2002, the town board again appointed an Affordable Housing Committee and in the spring of 2003, the committee invited RUPCO to assist in addressing the issue of affordable housing.

Did RUPCO look at other sites for Woodstock Commons?

Yes! RUPCO first looked at a 31 acre, town-owned site on Zena Road. The site lacked water and sewer infrastructure and its rock laden outcropping would make the cost of on-site septic prohibitive. It was remote from the town center and therefore it was dropped from consideration.

Other properties were reviewed including a privately owned 10-acre site on Mill Stream and Old Wagon Wheel Road and some acreage owned by the City of Kingston off Route 212 near the town-owned sewer plant. These sites were also rejected due to improper zoning and lack of infrastructure among other reasons.

More recently, the Fernwood Apartment site on Route 375 came onto the market. Last summer, we looked at the site to consider developing additional workforce housing. It is a matter of public record that the property sold for \$420,000 in 2001, \$1,250,000 in 2003 and is now listed for \$1,950,000. The property is emblematic of the out of control price escalation in the housing market. For several reasons, RUPCO decided not to pursue this property.

Why was the Bradley Meadows/ St. John site chosen?

By the fall of 2003, we were pointed to the 28 acre site behind the Bradley Meadows shopping Center. Here was a site that the Town of Woodstock’s draft Comprehensive Plan, published in April 2003, specifically named as the last chance to produce affordable housing in Woodstock:

The Town of Woodstock’s PRD zoning code was informative for us as we contemplated developing this site. The purpose of the PRD district is to “encourage the development... of low- and moderate-income housing within the Town of Woodstock.” A PRD allows for density as high as 14 units per acre (for senior housing) and a maximum density of 80 units. Our site is located in the R1.5 district, described in the zoning code as “a moderate density residential district.” The existing zoning allowed,

with access to the Town's water and sewer districts, anyone to build over 300 units of housing on our 28 acre site. Clearly the Town's zoning code anticipated substantial housing for this site.

The site is nestled between existing residential neighborhoods within a stone's throw of the hamlet center. It brings all of the hamlet amenities within reach of the working families and seniors who will live in these homes. The site allows for some modest housing growth in the hamlet center and in fact, epitomizes smart growth. Working with our development team, we analyzed the site's feasibility and by the end of 2003, we decided that this was a site worth pursuing.

“Given the proximity of these lands to the center of the Hamlet, it is recommended that the Town rezone this area to a Planned Residential Development (PRD) to accommodate a village scale development with a variety of housing types and integrated open space system. Integrating open space... and preserving large significant wetland should be priorities when reviewing a proposed plan... to create a fully integrated housing development that incorporates green space and links back into the Hamlet center.”

- Town of Woodstock's draft Comprehensive Plan

How has RUPCO tried to involve the public in the review process?

In December, 2003, our intent to develop housing behind Bradley Meadows was front page news in the Woodstock Times. Once we were able to negotiate a contract of sale with the property owner in September, 2004, we engaged Ashokan Architecture – a local architecture firm – to begin to develop a concept plan for this site. We then held three, well attended, public meetings between November, 2004 and February, 2005 to present our ideas, listen to the public and identify issues and concerns. This process clearly demonstrated that there was both wide support for our proposal and that there were things about our proposal that we needed to change. And we did.

The public will again have an opportunity to weigh in on the process when the Town's Planning Board holds its public hearing. We hope that many of the supporters and those in need of affordable homes again come and speak in support of this housing.

Aren't 62 units too many units for that site?

The existing R 1.5 zoning allows, with municipal water and sewer, in excess of 300 units of housing on the site. The Town of Woodstock's zoning code anticipated substantial development for this hamlet-centered site and in fact allows for a multitude of commercial uses in addition to residential use.

What are the "green" design elements of Woodstock Commons?

The homes being designed are the first in New York State to serve working families and seniors and to be LEED Certified. LEED, or Leadership in Energy and Environmental Design, is a voluntary, consensus-based national standard for developing high-performance, sustainable buildings. The point based system is administered by the United States Green Building Council to encourage and recognize buildings that have a minimal impact on our natural resources and a positive impact on the health of occupants. In addition to meeting all regulatory requirements, the selection and use of materials for construction, indoor air quality, energy efficient heating and cooling, low impact site development – to name just some categories – will conform to LEED standards. For more about LEED, visit the US Green Building Council at www.usgbc.org.

For example, the buildings will be clad in natural wood rather than vinyl siding. And remarkably, the heating and cooling of all the homes will be accomplished through a geothermal system of closed loop, ground source well fields that will completely eliminate the use of fossil fuels at the site. The system eliminates the use of 20-25,000 gallons of home heating fuel per year, nearly a half million gallons over 20 years.

The Enterprise Foundation's Green Communities Initiative has awarded \$50,000 to RUPCO to build Woodstock Commons in recognition of the outstanding green approach RUPCO has taken. Green Communities is a five-year, \$555 million Initiative to build more than 8,500 environmentally healthy homes for working families to transform the way America thinks about, designs, and builds affordable communities. The Initiative provides funding and technical assistance to developers who meet Green Communities criteria for affordable housing that promotes health, conserves energy and natural resources, and provides easy access to jobs, schools, and services. For more information about Green Communities or Enterprise, visit www.enterprisecommunity.org.

Isn't this going to create a major traffic problem?

The site's location so close to the hamlet center dramatically increases its suitability for housing. It's nearby a state highway and it's accessible by town roads. Its proximity to local shops and services allows for seniors and children alike to walk into the hamlet, thus minimizing the potential traffic that this housing would otherwise produce if it was located elsewhere in Woodstock.

A professional engineering consultant will perform a traffic study as part of the environmental review process. Preliminary data indicates that the housing will produce a Weekday Peak of 44 vehicular trips per hour including both entry and exit trips. This equates to less than one trip per minute, and only during peak hours, which would constitute a small to moderate environmental impact.

Can't you scale this project back?

The project has been scaled back. The original RUPCO proposal called for 81 units and a Community Center designed to provide additional services generally available to Woodstock residents. In response to community concern, the proposal was scaled back, reducing the Community Center to serve Commons residents, and reducing the number of housing units to 63.

What about the wetlands?

The Bradley Meadows/ St. John site is 28 acres. It contains a 10.3 acre NYS DEC regulated wetland and an additional 0.1 acre of federally protected wetland. There is something more than 17 developable acres that are high and dry, located toward the rear of the property. In fact, the area to be disturbed for construction of Woodstock Commons is approximately 25% of the site. Approximately 75%, about 21 acres will be left undisturbed, protected wetland area preserved forever as open space!

Our design calls for the housing to be clustered and built toward the rear of the property with the least impact to the wetlands as possible. Our plan to access the site from Playhouse Lane, however, does require us to cross the wetlands – disturbing less than 0.2 acres. This disturbance to the wetland is minimal in comparison to the disturbance that would be caused by accessing the site through the Bradley Meadows shopping center or from Elwyn Lane.

RUPCO has committed to:

- **"No Net Loss" of freshwater wetlands on the Woodstock Commons site**
- **1:1 (one to one) mitigation for any disruption of wetlands for the access bridge and private roadway to enter the buildable portion of the site**
- **No impairment to function, wildlife habitat or environmental benefit of the freshwater wetlands or watercourses on the site**
- **100' (one hundred foot) buffer area to protect wetlands and watercourses including Ferguson creek from all structures, including both NY State DEC wetlands (where 100' is required) and US Army Corp wetlands (where no buffer is required)**
- **Effective bio-retention ponds as storm water management designed to address rising water from seasonal and periodic one hundred year floods**
- **Effective use of silt fencing and hay bales to prevent impacts from discharge of runoff and protect freshwater wetlands during construction**

Is the site served by water & sewer?

Yes! The property is in both of the Town's water and sewer districts.

What is the approval process for this development?

We have commenced an approval process with Town of Woodstock Planning Board. Our application for site plan approval requires a thorough review including the State Environmental Quality Review Act (SEQRA) and Woodstock's own local ordinances. The Planning Board has already declared itself "lead agency" for the environmental review. A pre-scoping "Public Airing" has been scheduled for Thursday, May 4th at 7 PM (check the agenda for specific time) at the Community Center on Rock City Road. Everyone is invited to attend. Soon thereafter, a draft "Full Environmental Assessment Form" will be written, the Planning Board will make a determination of the potential impacts, scoping of the environmental issues will occur, and the studies will be concluded.

"SEQRA attempts to "strike a balance between social and economic goals and concerns about the environment." SEQRA does not place protection of the environment above all else. Rather, SEQRA requires a "suitable balance" between environmental considerations and social and economic considerations."

-"Environmental Review of Land Use Projects", Pace Law School's Land Use Law Center

RUPCO will work with everyone in Woodstock to achieve a suitable balance.

Who is responsible for the review of potential environmental impacts?

The Woodstock Planning Board has already declared itself "lead agency" for the environmental review. Several studies and reports to help facilitate an evaluation of potential environmental impacts have already been submitted, including a Delineation of Federal & State Freshwater Wetlands, ACOE Application #2005-01164-YS and A Bog Turtle Habitat (Phase One) Survey Report by North Country Ecological Services (NCES). CT Male Associates provided the Planning Board a Technical Review – Completeness/Impact. Dr. Eric Kiviat, PhD of Hudsonia provided a peer review of the NCES reports as a consultant to the Planning Board. RUPCO has solicited and accepted a proposal to review the Kiviat report and the NCES reports, to conduct a site visit, and to prepare a written summary report of

findings from Dr. Michael W. Klemens, PhD of The Wildlife Conservation Society's Metropolitan Conservation Alliance.

In addition to planning approvals, are local zoning variances necessary?

The Woodstock Commons application generally conforms with all local laws and ordinances, including the Comprehensive Master Plan for the Community. Although largely compliant, a few minor variances from the Town of Woodstock Zoning Board of Appeals may be required. RUPCO hired a team of outstanding professionals and independent consultants for the proposal. The Planning Board has also hired consultants for professional peer review of the proposal, which is at the expense of RUPCO as the applicant. RUPCO asks that everyone honor the process that is squarely before the Town of Woodstock Planning Board to review Woodstock Commons.

"Within neighborhoods, a broad range of housing types and price levels can bring people of diverse ages, races, and incomes into daily interactions, strengthening the personal and civic bonds essential to an authentic community."

- Charter of the Congress of New Urbanism

Who will live in this housing when it's built?

Woodstock Commons is a community of homes for working families and seniors. According to our market research, over 700 households in Woodstock qualify for our housing. Statistics show that 75 to 85% of residents moving to affordable housing come from within the community and an additional 5% have ties to the community. Federal fair housing law prohibits discrimination against protected classes of people, but RUPCO has pledged to form a committee comprised of residents to help ensure that Woodstock residents have every opportunity to learn about and apply for these housing units. If you or someone you know is interested in serving on this committee, please give us a call at 331-2140.

RUPCO maintains a waiting list for the Federal Housing Choice Voucher program, also known as Section 8. In October 2003, we closed this waiting list when we had over 1900 households seeking housing. Recently, we re-opened the waiting list when it had fallen to 300 names, but because of a staggering new demand for housing we have subsequently closed it again. Today, there are approximately 600 households on this waiting list. At any given time, there have been and always are several Woodstockers on this waiting list. In February 2005, we noted that there were 57 families from the target area (towns of Woodstock, Olive, Hurley, and Shandaken) on our waiting list and, in order to demonstrate a reasonable need for the project, indicated that we would refer them when Woodstock Commons opens up. That's because we expect that most of the people moving in to Commons housing to be from the Woodstock area.

Is there already a waiting list for the housing? What's the process for people interested in living at Woodstock Commons?

No, there is no waiting list at this time! For the rental housing, Senior and Workforce, the process will go like this: As construction of Woodstock Commons approaches completion, RUPCO will form a committee of Woodstock residents to participate with us in this process. We hope some current residents from the adjoining neighborhood will be part of this committee. At that point, an announcement of the process will be published in The Woodstock Times. Although we will and must

take affirmative steps to reach out to minority groups who are least likely to apply, we can and will take steps to ensure that all Woodstockers know about the availability of this housing. The window will only be open for one month and applications will only be taken at our offices in Kingston and at a satellite office that we will open in Woodstock. Those applications, received during that one month window, will be the applications that go into the lottery. We expect to have several hundred applications for this lottery, and that most applicants will be from Woodstock.

After Woodstock Commons is leased up, then and only then, will a “waiting list” be created for Woodstock Commons.

For additional information regarding RUPCO homeownership programs please call Robyn Awand, Director of NeighborWorks Homeownership Center at 845-331-9864, or e-mail: rawand@rupco.org.

Fore information about RUPCO rental housing, call 845-331-2140, or contact:	
Robyn Playford	Theresa Walsh
Director of Rental Assistance	Director of Property Management
rplayford@rupco.org	twalsh@rupco.org

Will these housing units pay taxes?

Yes! All local property taxes will be paid to the Town, County, and School District and also to special taxation districts like fire, water and sewer districts in accordance with the real property tax law of New York State.

Will the proposed bridge over Ferguson Creek really cost \$1 million?

No! Contrary to several letters to the editor of the Woodstock Times repeatedly claiming that the bridge we propose to build across Ferguson Creek will cost one million dollars, it will not. Our engineering consultants, Morris Associates, and our general contractor, Libolt & Sons estimate the “box culvert” bridge will cost approximately \$70,000. In addition to providing vehicular access to the site for our residents and their visitors, the residents of Playhouse, Whites, Evergreen and Plochman Lanes will be able to walk across Fergusson Creek and enjoy the woods and wetlands that will be forever preserved!

Will adjacent property values be hurt?

No! The assumption that Woodstock Commons will hurt property values is based on the notion that the affordable housing will be conspicuous, unattractive, poorly maintained and poorly managed. None of that is true about Woodstock Commons or RUPCO. We expect this development will enhance property values in the community, and there is ample data to support this expectation.

Property owners near Woodstock Meadows have seen their property values rise dramatically like everyone else’s here in Woodstock. Property values are primarily determined by the condition of the particular property for sale and other broader, more complex forces such as overall area development and prosperity. The location of affordable housing has no significant impact on these or other conditions that determine property values. A substantial body of research, dating back to the early 1970s – well over 100 studies – conducted by prestigious universities, state and federal government agencies, accounting firms and planning organizations, has concluded that affordable housing does not have a negative effect on surrounding property values.

What is the criteria for Income & Eligibility for the Homeownership, Work Force and Senior Housing at Woodstock Commons?

HUD PUBLISHED INCOME LIMITS 2006

FAMILY SIZE	30% AMI	50% AMI	60% AMI	80% AMI
1	\$12,900	21,500	25,800	34,350
2	\$14,700	24,550	29,460	39,300
3	\$16,550	27,650	33,180	44,200
4	\$18,400	30,700	36,840	49,100
5	\$19,850	33,150	39,780	53,050
6	\$21,350	35,600	42,720	56,950

There are three separate housing components to Woodstock Commons, and each has different guidelines.

HOMEOWNERSHIP

Three buildings (3) will contain ten (10) units to be sold as condominiums. A homeowners association, to be approved by the NYS Attorney General, will be created to manage the homeowner units. They must be sold to households earning less than 80% of the area median income. The area median income is adjusted annually by the US Department of Housing & Urban Development (HUD). RUPCO will market the units to income eligible buyers who can demonstrate pre-approved mortgage-ability. The post subsidy sales price will be approximately \$130,000. Assuming the demand exceeds the supply, a lottery will be utilized.

In addition to the bank mortgage, RUPCO will record a zero interest, deferred mortgage in the amount of the subsidy – expected to be \$60,000. The minimum term of this mortgage shall be 15 years. During this period, the owner must continue to occupy the unit. The owner may sell the unit during this period and the subsidy shall be subject to recapture. The amount of subsidy subject to recapture will depend upon when the unit is sold. For the first five years, the subsidy is full recaptured. The subsidy is forgiven 10% per year in years 6 through 15. RUPCO will monitor the occupancy, resale and recapture provisions for a period of 15 years.

RENTAL HOUSING

Tenant eligibility is to be determined by age, income, family composition and additional preference criteria such as persons or families whose current housing fails to meet basic standards of health and safety, and who have little prospect in improving the condition of their housing except by living in an assisted project. Before executing a lease with an applicant whose application is being processed on the basis of eligibility, RUPCO will obtain appropriate third party verification to prove the applicant's current status. Additionally, all applicants will be screened for criminal background, creditworthiness and previous rental history. No applicant will be discriminated against due to race, color, religion, sex, age, familial status, or national origin.

RUPCO intends to form a committee of local Woodstock residents to assist in the lease-up process and following lease-up, add residents of Woodstock Commons to the committee and continue to act as a liaison with the Town of Woodstock community.

WORK FORCE HOUSING

Eight (8) buildings (32 units) designed to serve individuals, families, and disabled. One (1) superintendent's unit.

Unit Size	# of Units	Rent	Utility Allowance	% AMI	Occupancy Density Range	Avg. Sq. Ft.
1 bedroom	3	\$453	\$43	50%	1-2	738.2
1 bedroom	1	\$557	\$43	60%		
2 bedroom	10	\$539	\$57	50%	2-4	889.5
2 bedroom	6	\$664	\$57	60%		
3 bedroom	8	\$616	\$71	50%	3-6	1180
3 bedroom	4	\$761	\$71	60%		
2 bedroom	1	\$0	\$57	Superintendent	2-4	889.5

SENIOR HOUSING

One (1) building (20 units) designed to serve seniors citizens (persons 55 years of age or older).

Unit Size	# of Units	Rent	Utility Allowance	AMI %	Occupancy Density Range	Avg. Sq. Ft.
1 bedroom	10	\$243	\$43	30%	1-2	738.2
1 bedroom	6	\$453	\$43	50%		
1 bedroom	4	\$557	\$43	60%		

INITIAL LEASE-UP PROCESS

The lease up process will begin when construction is 75% complete. Applications will be available by contacting Rural Ulster Preservation Company at 289 Fair Street, Kingston, NY 12401, Tel: (845) 331-2140. RUPCO will hold a satellite office in the Village of Woodstock where applications will be available for a one month acceptance period. No application fees will be charged.

All applications will first be reviewed for completeness. Those applications that are not filled in their entirety are deemed incomplete and will be rejected.

The applications received during the acceptance period will be reviewed to determine eligibility. Upon such determination, applicants will be logged and entered into a lottery. Each application will be assigned a number as pulled from the lottery and placed in appropriate income bins.

At the time of the lottery, six (6) units will be targeted for frail elderly and two (2) units will be withheld for persons with developmental disabilities. These applicants will be given first come, first served priority. RUPCO will provide case management for the frail elderly; Taconic Developmental Disabilities Services office will provide case management for the developmentally disabled.

In lottery order, applicants will be interviewed and screened for the following:

- income
- credit history
- rent payment history and landlord reference
- criminal background check

If it is determined that applicant meets screening criteria the applicant will be offered an available unit in the order in which they were picked from the lottery. Applicants who do not pass the screening criteria will receive a letter with an explanation.

POST OCCUPANCY INCOME & HOUSEHOLD COMPOSITION CHANGES

Tenants will pay 30% of their income or the basic rent, whichever is higher. If their income increases rent will be adjusted to 30% of tenant's income (minus the utility allowance) up to the Maximum Low Income Housing Tax Credit Rent (LIHTC) which is essentially the Fair Market Rent. There is no limit on tenant income post occupancy.

The Occupancy Density Range will be strictly enforced. An unborn child shall be considered in determining the household composition upon initial occupancy. When adding a new household member to the unit, except in the case of newborn children, the new HH member must meet eligibility requirements and tenant screening criteria. If, by adding the new HH member, the household size falls outside the maximum occupancy range for the unit size, the new HH member's request for occupancy will be denied.

REJECTIONS & INELIGIBILITY

Applicants will be rejected if they fail to meet eligibility requirements and family composition. In addition, applicants will be rejected if they fall under the following categories of disapproval:

History of Criminal Activity – Includes cases whereby any household member has been convicted of criminal activity which involved crimes of **physical violence** to persons or property or other crimes, the nature of which would be detrimental to the safety or welfare of other tenants or their peaceful occupancy of the premises.

Violent Behavior – Includes evidence of acts of violence or of any other conduct which would constitute a danger or disruption to the peaceful occupancy of neighbors.

Grossly Unsanitary or Hazardous Housekeeping – Includes generally creating any health or safety hazard through acts or neglect and causing or permitting any damage to or misuse of premises and equipment, if the household is responsible for such hazard, damage or misuse as documented by Health Code violations issued to the applicant or described in writing by a previous landlord. In cases where a qualifying agency is working with the household to improve housekeeping and the agency reports that the household shows potential for improvement, decisions as to eligibility shall be reached after referral to and recommendation by such agency.

Records of Disturbance of Neighbors, Destruction of Property or Other Disruptive or Dangerous Behavior – Includes behavior or conduct which adversely affects the safety or welfare of other persons by physical violence, gross negligence or irresponsibility; which damages the equipment or premises in which the household resides; or which is disturbing or dangerous to neighbors or disrupt sound household and community life as documented by criminal conviction or police report.

Non-Compliance with Rental Agreements – Includes evidence of any failure to comply with the terms of rental agreements on prior residence, such as providing shelter to unauthorized persons, keeping pets or other acts in violation of rules and regulation, and painting or decoration without the permission of Owner as documented in writing by a previous landlord.

Tenancy or Credit Records – A consistent, severe or recent history of deficiencies in overall credit in rent payment which indicates that the household would be unable or would otherwise fail to pay when rent is due for the apartment and other expenses relating to occupancy of the apartment; or the absence of any history of timely payment of rent and other obligations, unless the household can show good cause for such absence as documented in applicant's credit report.

MISREPRESENTATION Applicants who willfully supply false information as to present landlord, employer or any other item that impedes or alters the screening process, will be rejected. Applicants who willfully supply false information as to the number of intended occupants will be rejected. Owner/Manager will make this determination by assessing applicant's present housing situation.