



Affordable Housing Program Information

Welcome to Union at Oak Grove Apartments! Our community is operated under the Affordable Housing Program under Section 42 of the Internal Revenue Code. This program is designed to provide housing to those with moderate incomes. Residence at Union at Oak Grove Apartments requires that applicants meet certain qualifying standards established by the government and the Managing Agent. This program is not connected with Section 8; however, applicants with Section 8 vouchers or certificates may apply for residency.

If applying under the affordable program, residency at Union at Oak Grove Apartments is limited to households having moderate incomes. In addition to standard wages, income includes (but is not limited to) funds received from sources such as self-employment, unemployment, child support, pensions, and social security.

The maximum allowable income limits in Livingston County are as follows:

Area Median Income	1 person	2 person	3 person	4 person	5 person	6 person	7 person
60%	\$49,680	\$56,760	\$63,840	\$70,920	\$76,620	\$82,320	\$87,960

All income and asset information that is provided by the applicant must be verified before occupancy. This qualification and certification process must also be completed on an annual basis. The rents at Union at Oak Grove Apartments are controlled by regulation*. Currently, they are as follows:

Size	60% AMI Rents	Square Footage
1 BR	\$1018/mo	763-858 sq. ft.
2 BR	\$1180/mo	1041-1129 sq. ft.
3 BR	\$1344/mo	1269-1353 sq. ft.

**The allowable rent is subject to change annually and is based upon median income as determined by the Department of Housing and Urban Development and estimated utility expenses. Square footages are approximates.*

Fee Structure:

Application	\$17 per adult applicant
Deposit	\$500 for Approved screening. One Month's Rent for Conditional Screening.
Carport	\$25.00 per month
Pet	\$30 monthly fee per pet, \$200 one-time non-refundable pet fee per pet. Maximum of 2 pets. Maximum weight restriction 75 lbs. total. Pet Screening Required for all Residents
Utilities	Resident pays electric, gas, telephone, cable, and internet. Community paid water, sewer, and trash removal.



Frequently Asked Questions

How do I find out if I am eligible for a Section 42 apartment?

You will complete an application that asks for information regarding income, household size, and financial assets. These factors determine your eligibility for this program.

How is my rent determined?

Rent guidelines are set by the Department of Housing and Urban Development (HUD) based on the median county income. Your actual rent is set by each property using these guidelines.

Do I have to verify my income every year?

Yes. Every year you must recertify your income and household size before you sign your renewal lease agreement.

Why do the limits vary from one property to another?

Annually, HUD reviews incomes in every county or metropolitan area across the United States. They then publish the limits based on County Median Incomes. We are required to use the income guidelines.

What is counted as income?

All of your gross income is included (Employment, Social Security, Pensions, Annuities, etc.)

How are assets counted?

Interest and dividends from assets are counted as income whether the interest or dividends are taken or reinvested. Examples of assets include Savings Accounts, Money Market Accounts, Certificates of Deposit, Stocks, Cash Value of Life Insurance Policies and Annuities.

If I meet income qualifications, do I automatically get an apartment?

If you qualify for the Section 42 apartment, your application will be further processed using resident screening policies and procedures. Approval is subject to availability of Section 42 apartments.

