

FAQS

Income Guidelines and Restrictions related to LIHTC Apartments

The Harbor at Quantico Creek

How much is the monthly rent? Please see the [Resident Selection Criteria \(RSC\)](#) for rate information.

What are the income restrictions? Please see the minimum and maximum income restrictions listed in the RSC.

What is the Low-Income Tax Credit Program?

“The federal Low-Income Housing Tax Credit (LIHTC or Housing Tax Credit) program is sponsored by the U.S. Treasury Department. It provides incentive for private investors to participate in the construction and rehabilitation of housing for low-income families.”

Learn More at: <https://www.virginiahousing.com/partners/rental-housing/rental-housing-tax-credits>

What does the Resident Selection Criteria (RSC) mean by 30%, 40% 50%, 80%?

Each percentage number represents an income maximum that must not be exceeded in order to qualify for that apartment.

The number itself (30%, 40% 50%, 80%) is that percentage amount of the area median income, otherwise known as AMGI. Area median gross income is determined by HUD each year and is a different amount in different areas and locales.

Rents are determined by the maximum allowable income incorporated in the development. A unit designated for the 30% AMGI occupant must provide documentation to show their income does not exceed the published income provided by HUD annually.

Is this only for the elderly? Is this a senior building? The Harbor at Quantico Creek Apartments is a Senior Community in which all Household Members must be 55 years or older.

Do you accept vouchers? Yes.

What if my income is too high? The allowable maximum income in the development is established at 80% of the Area Median Income. Applications can not be accepted at

the community should a household's income exceeds the 80% median income limit provided by HUD Annually.

Do I qualify for the community if I am a student? No.

Why do I need to give you proof of all income and assets? The Tax Credit Program was intended to provide affordable housing to households who otherwise would not be able to afford rents at conventional properties. It is necessary that all sources of income be provided to ensure the compliance with the program.

I have a part-time job should I include it on my application? Proof of all income and assets must be provided at the time of application.

I'm working full time now but will soon change to part time. Can I still apply?

Qualifying for residency at the community will require meeting both the minimum and maximum income requirements outlined in our resident criteria. Income is calculated based on available information at the time of the application. Should there be an official document defining any change of income anticipated in the future, the income calculation will include the anticipated change.

I've recently been offered a job but I'm not working right now. Can I still apply? Yes! Please provide a current dated, signed offer letter from your future employer showing your salary.

I receive only Social Security. Will I qualify? Social Security income varies from applicant to applicant. A requirement to qualify for the community depends on whether the applicant can meet the required minimum income.

Why do I have to list all occupants on my application? The allowable maximum income for the household varies depending on household size.

Can I add someone to my lease in a few months? Changes in household composition are not permitted within the first 12-month lease term.

Utilities

What's included? Residents are responsible for their water and electric utilities. Trash collection is provided at no extra charge.

Will there be central air/heating? There is central heating and air conditioning in each apartment with an individually controlled thermostat.

Will residents be responsible for electric? Residents are responsible for their own electric use.

I'm not sure if I can get utilities in my name. How can I find out? What do I do? Call the utility provider directly to discuss utility service and learn about their application process and credit requirements. Proof of Electric in your name is required at the time of lease signing.

Pets

Do you accept pets? Yes!

How much is a pet deposit for each pet? \$300 non-refundable pet deposit.

Is the pet deposit yearly, or a monthly fee? There is no annual deposit, there is only a one-time, non-refundable, pet deposit of \$300 per pet, due at the time of move in and a monthly per fee of \$10.00 per dog. Dogs, cats, birds, turtles and fish in small aquariums (20- gallons max) are welcome. A maximum of two dogs, cats or birds in any combination are permitted in each apartment with a maximum weight of 40lbs. full grown. Please see the RSC for breed restrictions and additional information and requirements.

I have an emotional support animal what documents do I need to provide? Please speak with our professional management team for specific information.

Amenities & Features

Do you have front door security? No, however the community will have a controlled access entry system.

Is there an elevator? Yes-there are two elevators in the building.

Will you have Handicap Parking? Yes-there will be handicap parking spaces.

Are the apartments wheelchair accessible? The Harbor at Quantico Creek offers several apartments with accessible features.

Do you have apartments with balcony or patio? No

Can I get my own washer and dryer? There are no washer and dryer hook-ups in the units, however, a common area laundry room is located in the building.

Will there be a computer room available? Yes!

Is there closet space? Yes!

Are appliances included? Yes-each apartment includes energy efficient appliances in the kitchen.

I want one floor living-no steps. – We have one floor living with no steps.

Application & Leasing

How can I fill out an actual application? Online applications available here: theharboratquanticocreek.com. Printable applications are also available for download,

What is the application fee? \$25 per person age 18 or older.

Is the application fee refundable if I don't qualify for an apartment? No.

How long does it take to process my application? Application processing varies based on the individual, and the regulations associated with the specific apartment you will select. The process can be more efficient if all requested documents are available at the time of application ` interview. Bringing in ID information, proof of all income and assets and providing additional documents when requested greatly reduces the processing time. Please assume at least a two-week processing time from the date of original application, at the minimum.

Can I transfer my lease from another Habitat America community? Sadly, no. Each community has different qualifying criteria and a new application must be submitted.

I live in a community that used to be managed by Habitat America. Does this matter for my application? We are thrilled to have you join our Habitat America family again! As each community has different application and qualifying criteria, we must ask everyone to go through the application process each for each new Community.

Is there currently a waiting list? Not at this time. However, If an apartment is not available when the application is submitted, the applicant will be put on the waiting list. The application will be fully screened and verified once an apartment becomes available for occupancy.

When can I see an apartment? Stay tuned for updates!

Will I be able to pay my rent online? Yes!

Will there be an additional charge for online payments? No charge for ACH. Credit card and debit payments incur a 3.2% processing fee.