

**THE CARMEL FOUNDATION HOUSING PROGRAM
ELIGIBILITY CRITERIA
Effective March 2007**

Before housing program candidate can be considered for application and/or waiting list - all criteria must be satisfied.

- Must be current Member of The Carmel Foundation for a minimum of 1 year.
- Individual may own real property that does not exceed the current asset maximum allowed, combined with other assets and does not contribute to excess annual income. Such real property must be appraised.
- Age 65 minimum. (Age 62-64, if verified disabled, by the Social Security Act)
- 2 income levels have been established in order for an individual to qualify for The Carmel Foundation Housing. * ***These figures change annually and are tied to HUD and change annually.***

LEVEL A:

MAXIMUM INCOME: \$21,800 per annum for single individual
 \$24,900 per annum for couple
 (rent equals 30% of monthly income)

LEVEL B:

MAXIMUM INCOME: \$34,900 per annum for a single individual
 \$39,900 per annum for couple
 (rent equals 30/32% of monthly income)

Couples within these income ranges have priority for occupancy for specific one-bedroom apartments. Single individuals may occupy the specified one-bedroom apartments on an interim basis pending the availability of studio units and eligible couples. Rent for the specified one bedroom unit is based upon the 32% formula, except for Level A couples.

The Carmel Foundation provides that these income figures are derived from all sources of income to include retirement income, Social Security and any dividends/interest earned from savings/assets.

- Savings/assets maintained may vary, according to health status of individual and other relevant factors which may indicate a potential future need for funds. However, earnings from savings/assets cannot produce income that exceeds annual income limits.

Assets cannot exceed:	Single person:	\$100,000
	Couple:	\$150,000

- **NORTON COURT RESIDENCY REQUIREMENTS**

Members who have established residency in Carmel-by-the-Sea for 2 consecutive years in the last 10, will have priority on the waiting list for these apartments. They may also occupy Haseltine or Trevvett units.

- **HASELTINE, TREVVETT RESIDENCY REQUIREMENTS**

Members who have established residency in the approved boundary areas for 2 consecutive years within the last 10, are eligible to be placed on the waiting list for these apartments.

- **APPROVED BOUNDARIES**

Members who reside in the following zip code areas:

93921
93923
93924
93940
93950
93953

Members already occupying other low income housing do not get priority status. Lower income couples have priority on the waiting list, for specified one bedroom units.

- **VOLUNTEERS**

The Carmel Foundation Volunteers who have actively and consistently volunteered for the Foundation, 2 years or more, may have the residency requirement waived. However, all other criteria must be met.

- Pets are allowed as day visitors only in The Carmel Foundation Housing.
- There is no smoking allowed on The Carmel Foundation Housing properties.
- Automobile parking is extremely limited and a monthly fee is assessed for available spaces.

- **PROCESSING REQUIREMENTS FOR HOUSING CANDIDATE INCLUDE**
 - * complete physical examination acknowledging candidate is capable of independent living.
 - * complete financial statement and disclosure.
 - * provision of guarantor signature for rental agreement.
 - * Credit check will be conducted. This information will be used in determining eligibility.
 - * Home visit to applicants current place of residence.

- **RIGHT TO WAIVER**

The Carmel Foundation may waive specific criteria, as deemed appropriate pertaining to specific circumstances. Any such waiver is reviewed by the Support Services Committee.

- The Carmel Foundation may, from time to time, issue and/or modify existing eligibility criteria pertaining to the housing program.

For further information, Contact:

The Carmel Foundation
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Carmel, CA 93921
831-624-1588
Attn: Support Services Department