



RYMAN LOFTS

HOUSING APPLICATION GUIDELINES

DRAFT (4/15/16)

Ryman Lofts is a 60-unit workforce housing rental development in Rolling Mill Hill, along Hermitage Avenue, specially constructed to meet the needs of Music City's emerging artist population. Eligible Artists (defined below) will be granted an occupancy preference (the "Artist Preference") on a *first-come, first-served* basis. Non-artists may also apply, but non-artist applications will not be examined until a Ryman Loft unit cannot be filled by an Eligible Artist.

Eligible Artist qualifying is a twofold process that begins by completing the Artist's Preliminary Information form found on our Ryman Lofts website listed below, and then submitting the completed form by email to rymanlofts@freemanwebb.com. If, from the information you provide, it is determined that you likely will meet the Low Income Housing Tax Credit program income qualifying guidelines established for Ryman Lofts, you will be asked to upload examples of your "artistic qualifications" to our server. Our artist committee will then review your submission. At that point, as a Qualified Artist, you will be invited to come to the Ryman Lofts rental office, located at Nance Place Apartments, 8 Academy Place, to complete the formal rental application and begin the income qualifying process.

Sound like music to your ears? Read more about the eligibility and application requirements below before visiting our [online application](http://www.rymanlofts.com) at www.rymanlofts.com (the "Application").

I. Philosophy

Nashville is home to one of the premier creative economies in the United States. MDHA, through its facilitation of the development of Ryman Lofts, is committed to nurturing the city's creative human capital which can be otherwise lost when quality affordable urban housing is unavailable to emerging artists. MDHA's mission is to create affordable housing opportunities, nurture neighborhoods and build a greater downtown. MDHA's approach is to cultivate the city's culturally rich and diverse community by creating affordable, urban housing opportunities for area artists. Downtown artist housing spurs small business development, contributes to public safety efforts, and reduces transportation demands. Artist residents are dually vested in the community, contributing to the local income tax base and property tax base, and, to the extent that artist residents create and sell goods in the Nashville metropolitan area, they also contribute to sales tax. MDHA's goal is to provide a vibrant, diverse creative economy that inspires culturally rich neighborhoods and accessible arts opportunities for Nashville residents, visitors and tourists.

II. Eligibility

Applicants who meet the requirements below qualify for the Artist Preference:

1. **Artist Eligibility.** Each Ryman Lofts applicant (the “Artist Applicant”) must practice in the unique creation and public display or performance of visual arts, craft, sound and performance art, film and television (including production), theatre, dance, music or literary arts (an “Eligible Art”), and do so on a regular and progressive basis (regardless of the income generated from the artistic pursuits). An Applicant that demonstrates satisfaction of the foregoing requirements is defined herein as an “Eligible Artist.” Each Applicant who desires to qualify for the Artist Preference must submit Artistic Application Materials for review by an independent panel of arts professionals (the “Artist Committee”), who will determine whether the Applicant qualifies for the Artist Preference.
2. **General Eligibility.** Ryman Lofts is operated under the Low Income Housing Tax Credit program. Each Eligible Artist must thereafter establish qualified income and general eligibility status by meeting the income, background check, prior history and other eligibility criteria outlined below (“General Eligibility”).

III. Artist Committee

The Artist Committee will review the Applicant’s Artistic Application Materials and will confirm the Applicant qualifies for an Artist Preference, unless the Artist Committee affirmatively makes one or both of the following determinations:

1. **Incomplete Application:** The Applicant failed to submit all required Artistic Application Materials at the time of Application delivery to Ryman Lofts. Artistic Application Materials must be delivered to Ryman Lofts via its online application process; if an Applicant is unable to submit the materials online, then the Artist Committee may consider materials submitted in one sealed package. Please note that Ryman Lofts will not be responsible for reviewing the completeness of an Applicant’s Artistic Application Materials in advance of Artist Committee Review. If the Artistic Application Materials submitted by an Applicant are determined by the Artist Committee Review to be incomplete, such Applicant will receive notice of the disqualification, with an invitation to resubmit a complete package of Artistic Application Materials under a new Application. If an Applicant is disqualified for an incomplete Application, the Applicant will lose the priority established by the Applicant’s initial application and will receive a new priority assignment at the time of the Applicant’s resubmission.
2. **Unsubstantiated Application:** The Artistic Application Materials submitted by the Applicant failed to demonstrate Artist Eligibility.

A disqualification by the Artist Committee will be evidenced by a letter to the Applicant setting forth the basis for the committee’s determination. There is no appeal process, however an Applicant is free to apply again for consideration in the future. ***Please do not contact individual members of the Artist Committee for any reason before, during or after the submission of your application.***

Artist Eligibility

Artist eligibility will be determined by the Artist Committee based upon the submission of the below materials for review by the Artist Committee (the “Artist Application Materials”). An Applicant’s Artistic Application Materials will be reviewed at a regular meeting of the Artist Committee. All Artist Application Materials must be submitted simultaneously with the each Applicant’s Application and must include:

1. **Artist Statement:** *Not to exceed 250 words.* Personal statement regarding the Applicant’s primary and secondary, if any, discipline or form of Eligible Art and the Applicant’s commitment to the unique creation and public display or performance of his or her Eligible Art. The Artist Statement should include a description of the plan for further development of the Eligible Art (preferably for a period of time of 12 to 36 months).
2. **Resume:** Organized summary of accomplishments, which should include contact information, education, honors, grant awards, publications, professional affiliations, related artistic work or

professional experience, and recent commissions, displays and performances related to the Eligible Art.

3. **Letters of Recommendation:** *Letters must be between 100 and 250 words.* Three letters of recommendation from persons who are qualified in the field of the Applicant's Eligible Art form, and who have personal knowledge about the Applicant's practice within the Eligible Art form. Recommendation letters must include the author's name, contact phone, and a brief description of author's qualifications in the Applicant's Eligible Art form. Each recommendation should include how the author knows the Applicant and why the author believes that the Applicant meets the criteria for an Eligible Artist. All letters of recommendation must be submitted in the online application.
4. **Artistic Samples:** Eligible Art work samples, clearly labeled with title, dimensions and medium, in brief statements. If an Applicant's Eligible Art is too large to provide a sample, the Applicant should provide digital photographs sampling his or her Eligible Art.
 - a. **Still Images.** *Limit: 5 images of recent work.* Images should be submitted as .jpeg or .tiff files (300 dpi at 5 x 7 inches). Label each image file (1 - 5) followed by the Applicant's last name (example: 2Smith). Please include the following info: name, address, email & phone. **Slides will not be accepted.**
 - b. **Audio.** *Limit: 5 minutes of recorded material.* Samples should be submitted as MP3 files. List each different track as one work sample. Place each selection to be reviewed on a separate track. Indicate the track number(s) or time code of the segments to be reviewed. Please be aware that the entire sample (not just the selected tracks) may be reviewed. To ensure that only the proper tracks are played, an Applicant must edit the audio sample to include just the tracks or segments to be reviewed. **Audiocassettes will not be accepted.**
 - c. **Video.** *Limit: 5 minutes of recorded material.* Samples should be submitted as .mov or .wmv files. Indicate the track number(s) or time code of the segments to be reviewed. Again, please be aware that the entire sample (not just the selected tracks) may be reviewed. To ensure that only the proper tracks are played, an Applicant must edit the audio sample to include just the tracks or segments to be reviewed. **VHS and Beta videocassettes will not be accepted.**

Discs should be formatted for viewing on both PC and Mac platforms. Include instructions (required software, navigation path, etc.) on how to open the files.

 - d. **Manuscripts.** *Limit 10 pages of recently written published or unpublished works.* Each page must be numbered and include the Applicant's last name on the bottom of each page.
 - e. **Supplemental Materials (Optional).** *Limit: 3 samples.* Articles/reviews, event collateral, programs, catalogues/playbills, educational materials or other materials which evidence the Applicant's display or public performance of Eligible Art.
5. **Continuing Development:** Along with annual re-establishment of General Eligibility, artists leasing units in Ryman Lofts must demonstrate that the artist continues to regularly and progressively practice in an Eligible Art.

IV. General Eligibility

Applicants must qualify for affordable housing as determined by Section 42 or the Internal Revenue Code, known as Low Income Housing Tax Credit program administered by the Tennessee Housing Development Agency. These limits are subject to change and are based on annual information provided by the United States Department of Housing and Urban Development. The income limits are based on

the area median gross income (“AMI”) for the Nashville metropolitan region. An Applicant's household income at initial occupancy must not exceed the maximum limits referenced in the chart below.

Maximum income limits under the referenced guidelines as well as minimum income affordability criteria will be determined for each household. Each household member 18 years and older will be required to submit information and answer questions to determine the household's income level, family size, student status and financial assets. All sources of income will be verified by a third party in writing.

Unit Type	Max. Income (1 person)	Max. Income (2 people)	Max. Income (3 people)	Max. Income (4 People)	Max. Income (5 People)	Max. Income (6 People)
60% units	\$28,800	\$32,880	\$37,020	\$41,100	\$44,400	\$47,700
50% units	\$24,000	\$27,400	\$30,850	\$34,250	\$37,000	\$39,750

Maximum income is based on 60% of AMI and is calculated as gross annual income demonstrated and/or income statements from all current sources of income for all wage earners in the household. Certain units are restricted to persons earning 50% or less of AMI..

Households occupied exclusively by full-time students are not allowed unless certain additional tax status criteria are met. Married household members must adhere to IRS joint tax return filing requirements for qualification under maximum income limits. Please email rymanlofts@freemanwebb.com for more information.

In order to ensure consistency the following criteria shall be used in qualifying each applicant applying to live at Ryman Lofts.

- Rental Application and Application Fee.** Applicants are required to pay the appropriate application fee with this application. If the application fee is not paid at the time of submission; applicants understand and agree that the application shall not be considered by Management until the fee is paid in full. Applicants understand and agree that the application fee is used by Management for processing the application which includes verifying the authenticity of the information provided and to obtain, or otherwise procure, information regarding applicant's credit history, criminal background, and rental references. As such, Applicant(s) understands and agrees that the Application Fee is nonrefundable. By signing this Application for Occupancy, Applicant(s) represent that the information provided herein is true and correct to the best of their knowledge. Should Applicant fail to answer (whether by leaving blank or answering the question as "N/A" or "not applicable") any question related to past evictions or criminal history, it shall be presumed that the applicant has represented the answer as being "No". In the event that Management discovers that any information therein is false, Applicant(s) understands and agrees that Management may, at Management's sole option, reject the Application and immediately rescind any current or future agreement with Applicant(s). By signing this Application for Occupancy, the undersigned Applicant(s) acknowledges that he/she must meet Applicant Qualifying Criteria which will be provided upon request and authorize(s) Management to obtain a consumer credit report and any other information necessary, in Management's sole discretion, to assist in the evaluation of this application for occupancy. Applicant(s) understands and agrees that any such information obtained by management may include, but is not limited to, Applicant's credit history, criminal record, evidence of any civil litigation and civil judgment(s), records of arrest, past rental history, employment history, salary information and history, vehicle records, Driver's License records, driving history or any other information. Applicant(s) release(s) Management, its Principals, Investors, Employees, Agents, Vendors, The Owner(s) of the community or property generally described in this Application, any furnisher or supplier of

information related to this Application, from any and all liability in the procurement, use, distribution, and possession of all obtained information. Applicant(s) also understands and agrees that the information provided in this Application and other consumer reports, to include credit reports, criminal records, evidence of any civil litigation or civil judgments, records of arrest, past rental history, employment history or any other information, may be provided to State, Local and/or Federal Government Agencies if requested.

- 2. Criminal Background Check.** A criminal background search is performed on each person 18 years and older applying to live at Ryman Lofts or at any Webb-managed community. It is our policy not to accept prospective residents who have been convicted of certain felonies or serious misdemeanors which would indicate that they pose a threat to the apartment community. An independent consumer reporting agency processes criminal background searches using a sophisticated multi-state criminal search and decision system that objectively categorizes criminal records based on offense type and disposition. Decisions are returned automatically based on predetermined criteria. Each rejection is then individually screened to be sure the record reflects an actual conviction and warrants a rejection based upon an individualized assessment of the entire record. The factors which will be considered are: a) the seriousness of the crime; b) the recency of the crime; c) the number of convictions on the record; and, d) the person's history since conviction. The application of anyone with a pending charge will be held until there is a final determination. Some examples of crimes which may warrant a rejection include, but are not limited to, sexual offenses, homicide, kidnapping, any crimes of violence against a person, arson, and crimes involving the selling or manufacturing of drugs. An automatic denial will occur should an applicant appear on the list of known terrorists and wanted fugitives as provided by the Office of Foreign Asset Control (OFAC) or other federal, state, or local agency. A clean record for five (5) years or more may result in eligibility to lease except in the case of the more serious felonies, depending on the other factors above. If your application is rejected based on the discovery of public records that indicate an unacceptable criminal background, you will be given the name, address, and telephone number of the consumer reporting agency that provided the criminal background report. An applicant who is rejected based on such a criminal background report may obtain a copy of the report and may initiate an investigation to have any erroneous information contained in the report corrected. The consumer reporting agency will advise you of the actions that you may take in order to do so.
- 3. Previous Rental.** One years, non-relative, verifiable housing rental payment history required per applicant. Applicant will be rejected if a prior landlord indicates applicant caused damage to a rental unit, or if landlord provides information that applicant has been late or had payments returned (NSF) two times within that one year time period. Or, has failed to fulfill the lease term, been evicted or violated other lease provisions. In the event that no household member(s) has verifiable prior housing history, the other qualifying criteria referenced herein may be relied upon to make the approval decision.
- 4. Employment.** Applicants must have a verifiable income source. If income is derived from this source, applicant must have most recent, consecutive, three month's verifiable income history.
- 5. Residency and Occupancy Limits.** Each adult household member must be a citizen of the United States or a legal or authorized non-citizen to reside at Ryman Lofts Apartments. In processing applications for residency, each household member 18 years of age or older must provide proof of legal resident status by producing one of the following forms of identification; Social Security Card, Resident Alien Card (I-551), Employment Authorization Card (I-668A), Employment Authorization Documents (I-668B or I-766), Temporary Resident Card (I-688), Fee Receipt (I-689), Arrival/Departure Record (I94), Re-entry Permit (I327), Refugee Travel Document (I-571), US stamps on passports, INS computer printed fee receipts. In addition to the above, a criminal background report, prior landlord references, and a credit check must be obtained for each adult applicant. Occupancy shall be limited to a maximum number of two persons per bedroom plus one additional child up to one year old per apartment.

V. Occupancy Guidelines

Ryman Lofts and Freeman Webb Company do business in accordance with the Federal Fair Housing Law. We do not discriminate in the rental of housing based on race, color, religion, sex, national origin, familial status, or handicap.

1. **Occupancy:** The unit must be the primary residence of the individual(s) listed on the lease.
2. **Quiet Consideration:** All residents will be required to abide by "quiet hours" to protect the enjoyment of all residents of the building. Exact nighttime hours will be stipulated in the lease documents.
3. **Code and Safety Compliance:** As a residential building, all residents must abide by all applicable building, zoning, health and safety laws. These may limit or restrict the type of equipment and tools that residents may use in their units.
4. **Home Occupation:** Living at Ryman Lofts does not guarantee that any type of home occupation or business (even artistically related) can be conducted within the residence. Both LIHTC Section 42 compliance standards and current zoning restrictions generally prohibit the operation of any business within Ryman Lofts.
5. **Length of Lease.** Residents will be offered one-year leases, assuming continued General Eligibility.
6. **No Smoking.** Ryman Lofts is a smoke-free facility. Residents, guests, and other persons shall refrain from smoking on the property, in particular in the unit and in common areas.
7. **No Pets.** Pets are strictly prohibited at Ryman Lofts.

VI. How to Apply

Ryman Lofts is subject to Federal, State and local fair housing regulations. Ryman Lofts will not discriminate against potential residents based on race, color, national origin, religion, sex, disability, and familial status.

Applicants must complete and return the Ryman Lofts Artist's Preliminary Information form. Upon receipt of the same, the management company will commence the background checks for the Applicant and all disclosed potential occupants. Applications will be first screened for Artist Eligibility while background checks are being conducted, and thereafter General Eligibility requirements. Applications by Applicants who fail to meet either eligibility requirements will be rejected. Applicants who meet the General Eligibility requirements and who are deemed Eligible Artists will receive an Artist Preference.

Please make sure to review the Frequently Asked Questions on our website for further information.

QUESTIONS?

CONTACT US

Need one-on-one help with your Application? Email us at rymanlofts@freemanwebb.com or call 615-780-9907 to request an appointment.