

This guide is provided by ARCH to assist low-, moderate-, and middle-income renters interested in applying for affordable housing opportunities through the ARCH Rental Program. The guide describes eligibility requirements, rent benefits and answers many frequently asked questions. For further information and FAQs, please visit our website.

Program Overview

ARCH's Rental Program provides stable, rent-restricted housing for low-, moderate-, and middle-income households throughout East King County. On behalf of ARCH member cities, ARCH works with developers to ensure that newly built apartments include a minimum percentage of units affordable at a range of income levels, typically between 50 and 80% of the area median income (AMI). Rent and Income Guidelines are updated annually by ARCH.

To be considered eligible applicants must demonstrate that their total anticipated household income for the year after move-in is below a maximum income limit for the unit, which is adjusted for household size. Eligible tenants will be able to rent for a below market rent that is capped at a maximum amount. Ineligible applicants may not rent the income restricted unit but are welcome to reapply if they believe they will qualify at a later date.

Finding an ARCH Unit

To begin your search for a rent restricted ARCH unit, download the Apartment List available on the ARCH's Rental Tab on the Website. The list is updated regularly. Applicants are encouraged to review the links to buildings' leasing websites and contact properties directly for more information on affordable unit availability. **ARCH does not maintain a waitlist or a list of vacancies and cannot provide estimates on when a unit will be available at a given property.** If a building currently has no vacancies, property leasing staff can provide information on how to be alerted when a unit meeting your criteria becomes available. ARCH units are a limited resource in extremely high demand and are generally available first-come, first-serve. Properties are not required to utilize a waitlist. When Properties inform ARCH of a vacancy or lease-up, ARCH staff will send an email to the [ARCH Mailing List](#).

Note, some properties will refer to ARCH as MFTE units. They are monitored and verified in the exact same manner. Always ask the property for ARCH/MFTE to make sure you are getting accurate information.

Household Eligibility

Rental units in the ARCH program are open to all applicants that meet the property's rental screening criteria and are determined to be income eligible for the program. Applicants with rental vouchers (Housing Choice Vouchers, VASH, etc.) are encouraged to apply. To be considered eligible, a household's total gross income must be at or below the maximum allowable income cap for the unit.

The maximum allowable income ("income limit") for the unit is determined by a restriction placed on the unit by a legal agreement between the City and the property owner. The restriction on the unit is expressed as a percentage of Area Median Income, or % AMI. For example, a unit with an 80% AMI restriction is only available to a household with a total annual gross income at or below 80% of the Area Median Income for our region.

Maximum income for different affordability levels will vary depending on household size. Household size includes all adult household members and children, including temporarily absent family members (such as on temporary work assignment in another state) unborn children of pregnant women, children in the process of being adopted, and children that are in the household 50% of the time or more. Guests, live-in aides, and foster children do not count toward the household size.

Properties will perform income verification¹ on site; however, use your best judgment to calculate your annual income to identify which AMI% units you are eligible for before reaching out to properties. Affordability levels and Maximum Income for projects with ARCH units on site are outlined in the Apartment List on our website.

¹ *Notes: income for any household member under the age of 18 is not counted towards household income; and until there is a final decree of divorce, spousal income will be used to determine income eligibility. There must be a verifiable source of income to be ARCH eligible (outlined further in Income Eligibility)

Income Eligibility

When applying to an ARCH Unit, onsite staff will require the completion of an ARCH eligibility form. The eligibility form must be completed fully and updated at every renewal. There are demographic questions in the eligibility packet which are used to understand distribution of the program BUT ARE NOT considered when qualifying an applicant. This will be completed in addition to the Property's application forms and requirements.

Please note that ARCH does not conduct the income certification and does not provide pre-approvals. Onsite property managers will calculate income eligibility. Renters should work closely with the property and address questions or concerns directly to staff on-site. If there is a question they can't answer, staff at the property will contact their compliance department or ARCH for guidance². The income certification and eligibility determination must occur prior to signing the lease. The property will calculate your household's gross annual income by collecting the following information for every member of the household over 18:

Regular Employed

- Completed ARCH Eligibility Pack
- Previous year's W2
- Most recent tax returns
- 3 months of paystubs from all employment OR;
 - Offer Letter detailing start date, salary, hours expected to work, and rate per hour (if hourly)

Non-Tax Filing Applicant

- Completed ARCH Eligibility Pack
- 3 months of paystubs/benefits (if applicable)
- Completed Non-Tax Filing Form
- Pension/SSI/Disability paperwork

Self-Employed Applicant

- Completed ARCH Eligibility Pack
- 2 years of tax returns OR a Self-Employment Affidavit
- Most recent 1099 form
- A letter of engagement/project contract which outlines:
 - Start Date
 - End Date
 - Schedule for Payment of Fees

Other included in income:

- Recurring monthly payments from family members/friends (verified with bank statements and gift affidavit)
- Child Support (court schedule of payments and amounts)
- Legal Settlement Payouts
- Alimony/Palimony
- Cost of Living Stipends/Grants

² Multiple factors may hold up an eligibility determination, including the need to request additional documentation, waiting on an unresponsive employer, or the application was received during a busy time of year. Properties that are preleasing units may have a particularly slow turnaround as they are typically completing multiple certifications at the same time. Applicants should keep in close touch with the property and request status updates when needed.

Property managers may request additional information, such as bank statements, employment verification, etc. to verify household income³.

The following tables are meant as a general overview to the types of income applicants must disclose, amounts counted as income, and documentation that it is helpful to have on hand when applying. Property managers will provide specific guidance on what is required once the ARCH Eligibility Form is submitted. Direct questions about the income documentation required to the property manager or leasing staff responsible for administering the income certification process.

Income Sources	What Counts as Income	Documentation to Have on Hand
Employment Income	Gross wages, tips, commissions, and bonuses. No deductions are allowed for wage garnishments, healthcare, taxes, etc.	90 days' worth of paystubs or applicable documentation such as shift summaries, an offer letter for a new position, etc.
Self-Employment	Net amounts earned from the business. Gross income – business expenses – interest on loans unrelated to business expansion – depreciation of business assets.	Self-Employment Verification Form will be provided to you. For businesses one year or older, have most recent signed 1040 with schedules, or if business less than a year old, bring Profit and Loss statement. Additional documentation may be required to support amounts disclosed.
Social Security Income	Anticipated payments to be received during 12-month period.	Bring award letter or most recent SSI benefits statement. Property may contact Social Security Administration directly.
Child Support	Anticipated payments to be received during 12-month period.	Bring print out from DSHS Support Enforcement or notarized letter from parent paying support.
Alimony/Spousal Payments	Anticipated payments to be received during 12-month period.	Decree or letter submitted by applicant.
Public Assistance	Anticipated payments to be received during 12-month period. Food stamps, HUD housing assistance (Section 8) and Shelter Plus Care are excluded from the income calculation	Applicant may submit most recent benefits statement.
Military Pay	Anticipated gross amounts to be received during 12-month period.	Leave and Earnings Statement
Gift Income	Anticipated amounts to be received annually (note that gift income cannot be the sole or majority source of income; i.e. cannot take the place of verifiable income).	Notarized gift affidavit

Assets and savings are not considered income unless the applicant or resident is regularly withdrawing from these accounts in lieu of verifiable income or if they are needed to meet rent to income ratio.

It is an automatic disqualification from the ARCH program if you are on title, deed or beneficiary from an LLC, LP, and/or any entity that owns any residential property.

Any misinformation or misrepresentation of circumstances is an automatic disqualification from the program and will void your lease.

³ (NOTE: The following are not considered income: occasional, infrequent gifts of money; one-time payments from insurance policies or an inheritance settlement; scholarships or student loans for tuition, fees or books; foster child care payments; the value of Food Stamp coupons; hazardous duty pay to a member of the Armed Forces; relocation payments; assistance received under the Low Income Home Energy Assistance Program or any similar program)

Lease Agreement

Outside of income and rent limits, tenants occupying ARCH Units should be treated identically to those occupying market-rate units in most respects. ARCH expects the leases for ARCH Units and market-rate units to be the same but for rent amounts charged and discrete sections that address lease provisions specific to ARCH Units. ARCH Unit provisions should appear in a separate lease rider rather than being embedded in the lease itself. Special provisions appropriate for Designated Units address the following topics.

Housing Costs

- All leases should include the following disclosures related to move-in, one-time, and recurring housing costs. All fees and charges must be in writing in the lease rider, or, absent a lease rider, the lease itself or a notice on company letterhead.
- All move-in, one-time, and recurring fees, and whether they are refundable or non-refundable, required or optional, consistent with rules.
- All utilities paid for by the tenant and the method through which they are expected to pay (e.g., directly or through a third party).
- Whether renter's insurance is recommended, required, or not required as a condition of occupancy. As noted above, if renter's insurance is required the rent for an ARCH unit must be adjusted accordingly -- regardless of who collects the premium.

Recertification and Requalification

Depending on Incentive Program, annual income recertification and/or situational income requalification may be required.

- Disclosure of annual income recertification requirements.
- Disclosure of income requalification requirements triggered by tenant actions.

Recertification

For most ARCH units, residents will remain eligible so long as their income does not exceed 140% of the maximum income limit for the unit. Before lease renewal OR every 12 months, whichever comes first, residents will be required to recertify to ensure they are still ARCH eligible. Income limits at recertification vary by property so contact your property manager directly to confirm what the allowable income increase is.

In order to recertify, you must provide updated information as outlined for initial eligibility. This includes updates to all salary/earnings, benefit statements, W2s, Tax Return, supplemental information, etc. This must be completed before a new lease agreement is signed.

If your income exceeds the recertification income limit, you will be required to vacate the unit at lease expiry. If you are month-to-month, you will be given appropriate notice, but will be required to vacate the unit to make it available for an ARCH income eligible household.

Confirm maximum recertification figures with the Property. There are several circumstances in which a Property would evaluate household eligibility at the initial eligibility levels at lease renewal instead of the recertification levels (i.e. the household is treated as a new household at renewal). These situations are as follows:

- Material changes to number of household members that are over 18 years old (move-ins, move-outs);
- A new roommate has taken the place of a previous household member; and
- Switching units/moving to a new ARCH unit.

Rent Limits

Tenants participating in the ARCH programs benefit by receiving a rent restriction on their unit. The rent restriction is usually based on the same % AMI as the income restriction for the unit. For example, an apartment unit listed as 80% AMI on the Apartment List has an 80% AMI income limit and a rent limit equal to 30% of the maximum income for that unit. In ARCH units, this maximum rent figure represents the maximum gross rent that the property can charge for monthly occupancy.

The quickest way to determine the rent or find out more information on fees is to contact the property manager.

To get an idea of likely rents, please view the [ARCH Rental Program Income and Rent Guidelines](#) on our website. These rents are updated annually and posted rents are the effective rents. New limits take effect when they are posted.

Rent is set at a maximum outlined in the above guidelines based on unit type, not tied to an individual applicant or resident's income.

ARCH rents can only be increased once every 12 months regardless of lease tenure and MTM tenants cannot be charged an additional premium.

Can my rent increase?

ARCH rents can increase based on changes to the Area Median Income, which is a HUD-published figure that is released every year typically between March and May. Unlike in Section 8 or other federal housing programs, these rent increases can occur regardless of whether a tenant's actual income has increased. Unfortunately, these increases are unpredictable, and in recent years the Area Median Income has increased significantly faster in our region than the national average.

What is included in Rent?

For all units, rent covers basic utilities, including electricity, water, sewer and garbage. If a property charges for any utilities, they are required to deduct an allowance from a tenant's rent. ARCH publishes the amount of these utility allowances annually, along with rent limit updates. Properties must also make deductions from rent if they require the purchase of renters insurance, sewer capacity fees, or other mandatory recurring fees. Fees that are not included are internet, storage, pet rent, cost of a second parking space, and any other opt-in amenity fees.

Most ARCH units also include one free parking stall as a part of monthly rent.

When to Contact ARCH?

Properties are responsible for responding to the vast majority of landlord-tenant issues that may arise in an ARCH unit. However, applicants and tenants may wish to contact ARCH in the following circumstances:

- The Property does not provide an ARCH Eligibility Form when applying for an ARCH Unit.
- The Property determines you are ineligible but does not allow you to review documentation or is unresponsive to questions.
- You believe that an income calculation was incorrectly performed. Please note that properties are required to look at all anticipated income for the 12 months after the lease will begin and will annualize amounts received. In instances where a household receives very little income, there are income fluctuations or there is no solid third-party verification of current and expected income, the property may certify the household's income based on income received over the previous 12 months.
- You believe your rent is above the maximum allowable.
- The Property has communicated that you are no longer eligible for the program after move-in without an explanation.
- The Property says the ARCH program is requiring you to move out.