



### **Submitting Files to Spectrum for Approval**

*Please distribute these guidelines to all site managers who will be submitting files to Spectrum for our move-in/recert pre-approval service.*

- All Files Must be Organized as Follows (top to bottom):
  - **Coversheet** identifying the project name, site manager name, contact info (phone & fax numbers), and whether the file is a new file or a correction to a previously submitted file.
  - **Tenant Income Certification (TIC)** form or equivalent. This form must be fully completed but unsigned.
  - **Worksheet** showing all math used to compute income & assets
  - **Income & Rent Limits** printed from your state agency compliance manual, website, or HUD website. You may incorporate this information into the fax **coversheet** or **worksheet**.
  - **Utility Allowance** documentation. Be sure to include verification of the UA used on the TIC.
  - **Verification Documents** for all sources of income, assets, student status, etc. This includes (but is not limited to) 3<sup>rd</sup> party forms, and any affidavits completed by the household such as Certification of Zero Income, Under \$5,000 Asset Certification, Child Support Affidavits, etc.
  - **Interview/Questionnaire/Application** fully completed & signed by all adults applying to live in the unit. This form must identify key eligibility requirements such as household composition, student status, all sources of income/assets in the 12 month period following move-in, etc.
  - **If Sending a Correction** please include a copy of the Spectrum Pre-Approval report at the top of the file
- Please do not include items not required to determine eligibility such as landlord references, criminal checks, birth certificates, tenant release forms, etc.
- Files can be submitted by scanning and emailing to [spectrumapprovals@gmail.com](mailto:spectrumapprovals@gmail.com), or uploading to an on-line portal. As an alternative, files may be faxed to the following fax numbers: (866) 344-1244 (toll-free); (207) 767-3141; (207) 699-2457; (207) 699-2787.
- Site managers are encouraged to contact our staff with any questions. We prefer to field questions via email.
- Spectrum requires that all sites utilize the compliance forms included in the state agency website and/or compliance manual. We also offer a full set of LIHTC forms which may be

used, at no cost, to supplement any forms not offered by the state agency. These are available on our website at <http://www.spectrumlihtc.com/resources>

- All files submitted for review must include the applicable income & rent limits. Please print these up from an official source such as the HUD website or your state agency website or compliance manual.
- Our office is open Monday-Friday from 8:00 AM until 5:00 PM EST. All files will be reviewed within 2 business days. Reports will be sent to the site via email.
- Spectrum will approve all files once we have established that the household is qualified for the Low Income Housing Tax Credit (LIHTC) program per guidelines and requirements set forth by the IRS and administered by the state agency responsible for monitoring compliance. Spectrum will consider a file to be "Approved" even if we discover the presence of noncompliance issues deemed minor or clerical in nature so long as these issues do not affect the eligibility criteria of the household. We will not hold up approval of such files but we will include details on all items which may lead to findings of noncompliance. It is expected that site managers will address these minor/clerical findings prior to occupancy however it is not required that the files be re-submitted to Spectrum once we have issued approval.
- A file is only approved if the APPROVED box is checked in the File Status section of our report.
- A sample of our report format can be downloaded at this URL: <http://www.spectrumlihtc.com/files/SpectrumSampleReport-Approvals.pdf>
- Please do not contact our staff with requests to 'rush' files. All files will be reviewed in the order they are received. All files will be reviewed within the timeframe specified in our contract. Please schedule your leasing accordingly. In the interest of fairness and efficiency our staff will ignore any requests to 'rush' a file.

For any questions please contact me directly:  
Jennifer Borland, Director of Investor Consulting  
Spectrum Enterprises, Inc.  
545 Shore Road  
Cape Elizabeth, ME 04107  
(207) 805-0025  
[Jborland@spectrumlihtc.com](mailto:Jborland@spectrumlihtc.com)