**Halverson and Blaiser Group, LTD.**

**Tenant Selection Plan for Properties with Housing Tax Credit and Housing Support**

**115 Plato LP dba Harbourline || 115 Plato Blvd West|| St Paul, MN 55107**

1. **Qualifying for Admission – Eligibility Requirements**

Based on Federal Regulations, Harbourline Apartmentsmay not admit ineligible applicants. In the selection of applicants for admission, Eligibility Criteria has been established in accordance with Section 42 of the Internal Revenue Code and good business practices. All information reported by the household is subject to verification. Screening is used to help ensure that households admitted to a property will abide by the terms of the lease, pay rent on time, take care of the unit and common property, and allow all other residents to peacefully enjoy their homes. Anyone who wishes to live on the property must be screened prior to moving in. Should an application be approved and move-in has occurred, any addition to the household must be approved by Management. The same screening completed to approve the original application will be used for future household members. All applicants will be screened carefully, and the following eligibility standards will be applied. Supplemental information will be accepted to approve an application due to mitigating circumstances.

1. **Housing Application**

All application information is subject to verification. All prospective residents must complete a rental application in person at the office or online on property website, pay a $49.00 non-refundable application fee and a holding fee of $300 before an application will be processed. NOTE: Each applicant 18 years and over is required to fill out a separate application and pay the required application fee.

Management agrees to process Applicant’s application and notify Applicant by telephone within seven (7) business days whether or not Applicant has been accepted. After the date of application, Applicant has three (3) business days in which to withdraw the application without penalty. On the fourth (4th) business day and thereafter, Applicant will forfeit the holding fee should Applicant withdraw the application. If Applicant chooses to enter the rental agreement (lease) applied for, Applicant must come in and complete the Section 42 LIHTC Application within seven (7) days of being notified of acceptance. If Applicant and Management enter into a rental agreement (lease) the holding fee will be applied to the security deposit. Security Deposit equals one month’s rent. If additional deposit is required, it must be paid by agreed upon deadline via Rentcafe.com, cashier check, or money order. It must be paid in full by the date of possession.

If Applicant, after acceptance of application, fails to enter a rental agreement (lease) as provided in paragraph above, Management will retain all of the holding fee as reimbursement for any rent lost due to Applicant’s failure to enter into the rental agreement and as liquidated damages for reimbursement for general costs including administrative and advertising costs, and for removing the unit from the market.

The holding fee will be returned to Applicant within seven days of notification that the Applicant’s application is not accepted for tenancy. If these funds have been deposited into the property bank account and the application fee(s) were paid via one check/money order – an amount equal to the holding fee will be returned to the applicant as soon as we are able to verify that the form of payment (check/money order) has been covered by the bank.

1. **Section 42 Housing Tax Credit**

Upon management approval of the rental application, all prospective residents must complete a Household Questionnaire packet, with applicable verification forms, to determine eligibility for the Section 42 Housing Tax Credit program. All prospective residents must meet the (A) Section 42 Housing Tax Credit Program’s income guidelines (*see Attachment 1*) and (B) Section 42 Housing Tax Credit Annual Student Certification criteria Annual Student certification criteria (as listed below) prior to final management approval for move-in.

1. **Income Requirements**

The Low-Income Housing Tax Credit program requires that we use income limits by household size. To be eligible, all applicants’ income and assets must be verified, and the household’s income cannot exceed the required limits for the unit available and number of people in the household. Move-in is not permitted until the Section 42 Housing Tax Credit paperwork is completed and final approval is received. *(Income Requirements in Attachment 1)*

1. **Section 42 Housing Tax Credit Annual Student Certification criteria**

Households that consist entirely of full-time students are considered ineligible unless they meet one of the following criteria:

* + Students who are married and entitled to a joint tax return.
  + Single parent with child(ren) and the parent is not a dependent of someone else, and the child(ren) is/are not dependent(s) of someone other than a parent
  + At least one member of the household received assistance under Title IV of the Social Security Act (Minnesota Family Investment Program)
  + At least one member of the household participates in a program receiving assistance under the Job Training Partnership Act or Workforce Investment Act or similar federal, state, or local laws.
  + A household member was in foster care within the last 5 years.

1. **Live in Aides**

Live in aides are subject to criminal, credit, and rental history criteria.

1. **Occupancy Standards**

A maximum of 2 persons plus one to age 24 months per bedroom is allowed. Studios are maximum of 1 person.

1. **Waiting List/Interest list Policy**

* This property policy is to have an interest list for Tax Credit units.
* Waiting list for the Housing Support units is managed by Coordinated Entry and Simpson Housing. Once unit is available prospect will be added to our property waiting list.
* Waiting list opening and closing will be posted in our property website.
* Waiting list inquiries must be made in writing through mail, email or by calling the property.

1. **Applicant Screening Criteria**

**Criminal Criteria**

Management will conduct a criminal background check on each adult member of an applicant household. An adult means a person 18 or older. Sex Offender registries will be checked for all adult household members. It is the policy of Property to screen applicants for criminal history, and to reject applications if it is determined that current or past criminal activity of an applicant may indicate a present threat to the health, safety, or right to peaceful enjoyment by other residents, property management staff or persons residing in the immediate vicinity of the facility. The management company will not consider an arrest or charge that was resolved without conviction. In addition, the management company will not consider expunged or sealed convictions.

Where the management company considers denying admission to a household based on a criminal conviction or pending criminal charge, the management company will conduct an individualized assessment of the criminal record and its impact on the household’s suitability for admission. This individualized assessment will include consideration of the following factors: (1) the seriousness of the criminal offense; (2) the relationship between the criminal offense and the safety and security of residents, staff, or property; (3) the length of time since the offense, with particular weight being given to significant periods of good behavior; (4) the age of the household member at the time of the offense; (5) the number and nature of any other criminal convictions; (6) evidence of rehabilitation, such as employment, participation in a job training program, education, participation in a drug or alcohol treatment program, or recommendations from a parole or probation officer, employer, teacher, social worker, or community leader; and (7) tenancy supports or other risk mitigation services the applicant will be receiving during tenancy.

**Credit Criteria**

Credit reports will be obtained for all applicant household members who are 18 years of age or older. The credit report must demonstrate that the applicant has paid financial obligations as agreed. A third-party screening company retrieves credit records and independently assesses an applicant’s credit performance. An applicant may be rejected if the report demonstrates a history of poor credit with little or no effort made to address the outstanding debts.

* + - * In general, a minimum credit score of 625 is acceptable for one month rent as security deposit. Application is not denied only based on credit score or credit history. The credit score is primarily used to determine the security deposit amount.
      * Credit score above 625 that has unpaid collections placed in last 48 months; application will be consider with higher deposit.
      * Credit score from 624 to 600; application will be considered with higher deposit.
      * Credit score under 599; application will be considered with a Guarantor and a higher deposit.
      * Exceptions may be made for medical collection accounts, lack of credit history.

**Income Criteria**

Gross Household monthly income must equal to or greater than 2 times the monthly apartment rent. Income from all sources will be considered.

**Rental Criteria**

Applicants will have rental history screened. Applicants with no rental history will be considered on a case-by-case basis. Negative or unverifiable rental reference will be a denied application. Prior evictions must be older than 3 years and be paid off. No complaints from landlords or debts owed to any landlord.

*Background screening reports are provided by a third-party screening agency. As of the date of this Tenant Selection Plan and Screening Criteria, the third-party screening agency is:*

* *Rental History Reports 7900 West 78th Street, Suite 400 Edina, MN 55439 Phone: 888-389-4023* [*www.rentalhistoryreports.com*](http://www.rentalhistoryreports.com)

1. **Rejection of application of ineligible or unqualified applicants.**
2. False/incorrect information.
3. Attitude; an applicant that is rude or argumentative may have their application rejected.
4. Negative or unverifiable references.
5. Prior evictions or a history of problems with prior owners/managers/residents.
6. Poor credit history; i.e. judgments, collections, UD’s, or poorly rated accounts.
7. Criminal history; i.e. Criminal history taken on a case by case basis.
8. Ineligible per the income guidelines for the Section 42 Housing Tax Credit program as outlined in *Attachment 1.*
9. Ineligible per the Annual Student Certification criteria for the Section 42 Housing Tax Credit program as outlined above.
10. **Rejected applications Notices**

A written notice that states the reason(s) for rejection, states that the applicant has the right to appeal, and indicate that people with disabilities have the right to request reasonable accommodations will be sent within 72 hours of receipt of information used to determine the denial.

1. **Appeals**

Appeals must be made in writing or in person and given to the Community Manager at the property business office. Appeals should be made within 120 hours (5 days) from the receipt of the rejection letter. Appeals should be accompanied by evidence of mitigating circumstances, third party evidence in support of the appeal or other documentation to allow the landlord to re-evaluate the application. The landlord will review the appeal information, may ask for additional information or make a decision to reverse or continue with the rejection within 72 hours (3 days) of receipt of the appeal information and send a written notification of the decision.

All denial and appeals correspondence will be retained for a twelve (12) month period.

1. **Tenant Based Rental Assistance**

As a condition of receipt of funding, housing providers are not permitted to refuse to lease a unit to, or discriminate against, a prospective resident because the prospective resident has a Section 8 tenant-based housing choice voucher (HCV) or any other form of tenant-based rental assistance including income supplements meant to support payment of rent.

1. **VAWA**

The “Violence Against Women Act” (VAWA) and the Justice Department Reauthorization Act of 2022 protects qualified applicants including their household members who are victims of domestic violence including dating violence, sexual assault, and stalking, from having their application rejected based on acts of such violence against them.

An application cannot be rejected if the applicant is a victim of domestic violence, dating violence, sexual assault, or stalking, and if the applicant otherwise qualifies for admission. (NOTE: Application rejection will be issued but the applicant has the right to appeal then files will be documented as to why application was accepted.)

If your application is rejected, as a victim of domestic violence, dating violence, sexual assault or stalking, you have the right to an appeal based on the domestic violence. Certification of domestic violence will be required of victim status which includes the names of the abuser. You may request a HUD certification form (Form HUD-5382) from management or the victim service providers, medical professionals, or attorneys who have counseled you as a victim can provide third-party verification of your status as victim of domestic violence, dating violence, sexual assault or stalking or police/court reports may be used as well.

All information and documentation will be maintained with strict confidentiality. VAWA information should not be provided to employees or contractors unless required by law. This information will not be entered into database or provided to others without consent from the victim or unless required for an eviction action or by law. VAWA communication must be maintained separate from tenant file.

All household member 18 and over must sign the VAWA Lease Addendum. VAWA files are confidential, retained for the term of tenancy plus 3 years, these documents are stored in the District Office that oversees the property. The VAWA Emergency Plan is posted in the Rental Office. Management will comply with both the property’s and Minnesota Housing’s VAWA Emergency Transfer Plans.

Leases may be bifurcated as needed to remove the name of the victim(s) of domestic violence or the perpetrators. A VAWA notice (Form HUD-5380) and certification (Form HUD-5382) will be provided when an applicant is admitted or denied admission to a HOME-assisted unit, and also when a tenant is being evicted.

1. **Section 504 Reasonable Accommodation**

In 1978, the "Rehabilitation, Comprehensive Services, and Developmental Disabilities Amendments of 1978" (PL 95-602, November 6, 1978) was passed broadening the scope of Section 504 to include the Executive Branch Agencies of the Federal Government. As amended, Section 504 reads as follows (the language added in the amendment is italicized):

*Sec. 504. No otherwise qualified handicapped individual in the United States, as defined in Section 7 (6), shall, solely by reason of his handicap, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance****or under any program or activity conducted by any Executive agency or by the United States Postal Service. The head of each such agency shall promulgate such regulations as may be necessary to carry out the amendments to this section made by the Rehabilitation, Comprehensive Services, and Developmental Disabilities Act of 1978. Copies of any proposed regulation shall be submitted to appropriate authorizing committees of Congress, and such regulation may take effect no earlier than the thirtieth day after the date on which such regulation is so submitted to such committees.***

1. **Reasonable Accommodation Policy / Equal Access Statement**

Harbourline Apartmentswill seek to identify and eliminate situations or procedures which create a barrier to equal housing opportunity for all. Harbourline Apartmentswill make reasonable accommodations and structural modifications for individuals with disabilities (applicants or residents). Such accommodations may include changes in the method of administering policies, procedures, services and making structural modifications when necessary.

* For mobility-impaired persons: This document is kept at Halverson and Blaiser Group, Ltd. office (7800 Metro Parkway, Suite 300, Bloomington, MN 55425) that is an accessible facility on an accessible route. This document may be examined Monday through Friday between the hours of 9:00 AM and 5:00 PM. You must phone in advance to make arrangements to examine this document. Please call this office at **952-851-3194**.
* For hearing impaired persons: Harbourline Apartments will provide assistance to hearing-impaired persons through the Minnesota Ry Service. Their phone number is 7-1-1 or 1-800-627-3529.
* For vision impaired persons: Harbourline Apartments will provide a staff person to assist a vision-impaired person in reviewing this document. Assistance may include describing the contents of the document or providing such other assistance as may be needed to permit the contents of the document to be communicated to the person with vision impairment.
* Assistance to ensure equal access to this document will be available in alternate formats and provided in a confidential manner and setting. An individual with disabilities is responsible for providing his/her own transportation to and from the location where this document is kept by advocacy groups, social workers, family members, or personal friends. The applicant should inform Harbourline Apartments if additional assistance is needed to complete forms or understanding program requirements (limited English proficiency), procedures, house rules, etc. Assistance may be provided by advocacy groups, social workers, family members, or personal friends. If an individual with disabilities is involved, all hearings or meetings required by this document will be conducted at an accessible location with appropriate assistance provided.

1. **Fair Housing and Equal Opportunities Requirements Statement of Non-Discrimination**

It is the policy isto comply fully with Title VI of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968, Executive Order 11063, the Fair Housing Act of 1968, Equal Access to Housing - Regardless of Sexual Orientation or Gender Identity Final Rule, Section 504 of the Rehabilitation Act of 1973 regarding individuals with disabilities, and any legislation protecting the individual rights of residents, applicants, or staff which may subsequently be enacted.

An affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, disability, familial status, national origin, and regardless of sexual orientation or gender identity or marital status of applicants and residents will be used.

Harbourline Apartmentsshall not discriminate because of race, color, sex, familial status, religion, disability, or national origin in the leasing, rental, or other disposition of housing regardless of sexual orientation or gender identity or marital status of applicants and residents in any of the following:

* 1. deny to any household the opportunity to apply for housing, or deny to any eligible applicant the opportunity to lease housing suitable to their needs,
  2. provide housing which is different than that provided to others,
  3. subject a person to segregation or disparate treatment,
  4. restrict a person's access to any benefit enjoyed by others in connection with the housing program,
  5. treat a person differently in determining eligibility or other requirements for admission,
  6. deny a person access to the same level of services, or
  7. deny a person the opportunity to participate in a planning or advisory group which is an integral part of the housing program.

1. **Private Policy**

It is the policy of Harbourline Apartmentsto guard the privacy of individuals conferred by the Federal Privacy Act of 1974, the Health Insurance Portability & Accountability Act of 1996 (HIPAA), Enterprise Income Verification (EIV) System and the Violence Against Women and Justice Department Reauthorization Act of 2022 (VAWA) to ensure the protection of such individuals' records maintained by Harbourline Apartments. Therefore, neither Harbourline Apartmentsnor its agents shall disclose any personal information contained in its records to any person or agency other than IRS/HUD or its contractors unless the individual about whom information is requested shall give written consent to such disclosure or information is being subpoenaed by a court of law. This Privacy Policy in no way limits Harbourline Apartments**’** ability to collect such information as it may need to determine eligibility, compute rent, or determine an applicant's suitability for tenancy. Consistent with the intent of the Rehabilitation Act of 1973, any information obtained on disability will be treated in a confidential manner. This policy is to protect the privacy of your personal information that was used to determine your eligibility for rental assistance based on Section 42 of the Internal Revenue Code, including Social Security, other governmental identification numbers and any other required information.

1. **Unit Transfer Policy:**

Unit transfers may be considered, due to such circumstances as change in family size, need for accessibility, medical reasons, or other substantial causes. Each household, at the time of transfer request, must complete all required eligibility documents and be certified with a current annual income less than the current maximum income limit to meet the required minimum set aside selected, if required by project funding. To qualify for a transfer, you must first have fulfilled at least ten (10) months of your initial move-in lease. For renewals you must have fulfilled at least seven (7) months of your current lease or occupied the unit for a full seven (7) months and pay through a written 30-day notice. (Lease fulfillment requirements do not apply if subject to an approved reasonable accommodation or are under the protection of the Violence Against Women’s Act Reauthorization Act of 2022 (“VAWA”).) Your account must be in good standing to transfer. Prior to a transfer being approved, a walk-through must be completed to ensure acceptable condition. Based on an increased rent amount, income verification may be done and approved according to criteria. Any concessions received will be required to be paid back. A new application and new lease with new lease terms will be executed. Deposits will not be transferred unless there are extenuating circumstances such as a fire-damaged unit, an approved reasonable accommodation or persons classified as victims under the Violence Against Women’s Act Reauthorization Act of 2022 (“VAWA”).

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Applicant Signature Date

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Co-Applicant Signature Date

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Co-Applicant Signature Date

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Co-Applicant Signature Date

**Halverson & Blaiser Group, LTD**

**Attachment 1**

(This document will be adjusted based on the specific income guidelines per program per property.)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Designated units** | **Funding Source/Eligibility** | **Funding Source Subsidizes Rent?** | **Income Limits** | **Rent Restrictions** |
| 56 units | Tax Credit/general occupancy | No | 50% AMI | 50% AMI |
| 4 units | Minnesota Housing HPH units and Housing Support with supplemental services rate requires LTH and disability | Yes | 30% AMI | 50% AMI |
| 3 units | PWD units and Housing Support with supplemental service rate requires LTH and disability | Yes | 30% AMI | 50% AMI |
| **63 units** |  |  |  |  |

**Housing Tax Credit**

County: Ramsey Effective Date: 05/15/2023

Income Limits by Household Size

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 30% | 26,100 | 29,820 | 33,540 | 37,260 | 40,260 | 43,230 | 46,230 | 49,200 |
| 50% | 43,500 | 49,700 | 55,900 | 62,100 | 67,100 | 72,050 | 77,050 | 82,000 |