



TAX CREDIT TENANT SELECTION PLAN

March 2008



WYNGATE at MAPLEWOOD TENANT SELECTION PLAN & SCREENING PROCEDURES

Wyngate at Maplewood is comprised of 42 three-bedroom townhouses and 8 four-bedroom townhouses. This property is a designated Housing Tax Credit property and all applicants and resident must qualify by family size and income.

Eligibility

- All members of the household 18-years of age and older will be asked to complete an HTC Eligibility Application.
- The household's income must be within the above income limits.
- The household must have a gross income of at least 3 times the monthly rent to be eligible to apply.

Eligibility of Students to Reside in Wyngate at Maplewood

To be eligible for the student must meet one of the following four criteria:

- Be at least 24 years of age,
- Be a veteran of the United States Military,
- Be married,
- Have a dependent child, AND
- Be individually income eligible or has parents (jointly or separately) income eligible to receive Section 8 assistance.

There are four exceptions to the limitation on households where all members are full-time students. Full-time student households that are income eligible and satisfy one or more of the following conditions can be considered to be eligible. Verification must be obtained to support the student status and applicable exception(s).

- ✓ All members of the household are married and file a joint tax return. A copy of the joint federal income tax return is required to verify the status.
- ✓ The household consists of single parents and their minor children.
- ✓ At least one member of the household receives assistance under Title IV of the Social Security Action (formerly Aid to Families with Dependant Children (AFDC), now known as Temporary Assistance for Needy Families (TANF), or in Minnesota the Minnesota Family Investment Program (MFIP).
- ✓ At least one member of the household participate in the Job Training Partnership Act (JTPA) or other similar federal, state, or local programs. This includes, but is not limited to programs operating under the Workforce Investment Act and Dislocated Worker Program.

An applicant claiming any of the above exceptions must be able to provide documentation to prove the status. If any applicant (in the household consisting entirely of full-time students) cannot claim on the exceptions, housing in a Section 42 apartment must be denied.

OCCUPANCY STANDARDS

The occupancy standards if this property balance the need to avoid overcrowding with the need to make the best use of available space and avoid unnecessary assistance.

To determine how many bedrooms a family may have, the following applies:

- Must count all children anticipated to reside in the unit. In situations where children under 18 years of age are expect to reside in the unit, the head of household must have legal custody or written parental permission to have the child as a household member. Children who are away at school but live with the family during school recesses may be counted.
- Consider the number of full-time persons in the household, including live-in attendants. Live-In Attendant: An individual who is necessary for the care and well being of a tenant. Physician verification of the need for the live-in aide is required. The live-in aide qualifies for occupancy as long as the individual needing supportive services does, and will not qualify for continued occupancy as a remaining family member.
- No more than two persons per bedroom
- Non-related adults and persons of the opposite sex (other than spouses) are not required to share a bedroom.
- A child may share a bedroom with the parent if the parent wishes. This is the parent’s decision.
- Spouses must share an apartment unless there is written verification from the physician as to health-related need for separate apartments.
- Persons wanting a waterbed in their unit must show proof of a damage rider on their apartment insurance.

<u>UNIT SIZE</u>	<u>MINIMUM OCCUPANTS</u>	<u>MAXIMUM OCCUPANTS</u>
3 BR	3	6
4 BR	4	8

INCOME LIMITS (yearly gross income)

2007 Ramsey County 60% Income Limits

2 people	3 people	4 people	5 people	6 people	7 people	8 people
38,820	43,680	48,540	52,440	56,280	60,180	64,080

APPLICANT SCREENING CRITERIA

All applicants age 18 or older will be screened for suitability prior to residency. Screening criteria will be applied consistently to all applicants, consideration or extenuating circumstances will be considered in the screening process.

- ✓ **Credit History** – a credit history background check is required for all applicants in the household 18-years of age and older. Falsification of the application will result in the automatic denial of the application.
- ✓ **Rental History** – inquiry will be made pertaining to current/past rental history including nonpayment of rent; failure to cooperate with applicable recertification procedures; violations of house rules; violations of lease; history of disruptive behavior; housekeeping habits and pending/past evictions. An applicant will receive automatic denial if the current or previous landlord would no re-rent to the applicant or if the landlord filed an Unlawful Detainer Action (eviction action) involving drugs, violence, destruction of property or non-payment of rent.
- ✓ **Criminal History** – a criminal history background check is required for all applicants in the household 18-years of age and older. Local criminal history screening is required for all applicants. National criminal history checks are required for any applicant with 5-years or less of current state residence. A felony, gross misdemeanor, illegal drug activity misdemeanor involving crime against people, misdemeanor involving crime against property, misdemeanors involving alcohol, fugitive felons or parole violators and numerous arrests will disqualify an applicant if it has been 7-years or less since the time the applicant was convicted or released from incarceration whichever is later. Applicants convicted of a sexual crime will be subject to automatic denial. Other criminal convictions will be considered and may/or may not have an effect on whether the applicant passes Wyngate Townhomes screening criteria.

Credit/Criminal Background Initiation

- All members of the household 18 years of age and older will be asked to sign an authorization for a credit and criminal background check. (*The credit/criminal background check will be completed at the cost of the applicant*).
- A third party will complete the background check. Upon receipt of the background check, management will transfer the information to an application checklist form. The checklist will score the applicant based on criminal, credit and landlord history. All household members 18 years of age and older must receive a passing score in order for the *entire household* to be considered for housing.
- If the entire household receives a passing score, they will move on to the Intake Interview. Households who do not receive a passing score will receive a Notice of Rejection.

Intake Interview

For households who score sufficient points to pass the application checklist, an interview with all applicant members of the household 18 years of age and older will be scheduled to obtain current information about the family's circumstances. This process is called an "intake interview". At the intake interview, management will complete the following:

- ❖ Conduct a private interview with all members of the household 18 years of age and older.
- ❖ Confirm all information provided on the eligibility application.
- ❖ Obtain family income and composition information needed to certify eligibility.
- ❖ Require all members of the household 18 years of age and older sign and date Minnesota Government Data Practices Act Disclosure Statement, 3rd party verifications (verifying income and assets), HTC 24 (if applicable), HTC 15 (if applicable) and Tenant Demographic Profile (required first year of operation).
- ❖ In addition to the above, applicant's *must* provide a photo I.D. for all members of the household 18 years of age and older.

REJECTION OF AN APPLICANT

Applicants will be rejected if any of the following apply:

- Under Section 42 Regulations, most households where all members are full-time students are not eligible for housing. *Exceptions are listed under student eligibility.*
- All members of the household 18 years of age and older must score sufficient points to pass the application checklist. Failure to do so will result in the entire household being rejected for housing.
- The household must be income qualified per current income limits.

NON-DISCRIMINATION

Wyngate at Maplewood adheres to the Federal Housing Act and Federal Civil Rights Laws. We will not discriminate against applicants or tenants based on race, color, national origin, sex, age, disability, religion, marital status, familial status, receipt of public assistance, receipt of Section 8 assistance and sexual or affectional orientation. In compliance with Section 504 regulations we will take reasonable, nondiscriminatory steps to maximize the use of accessible apartments by eligible individuals whose disability require the accessibility features of a particular unit.

