

TRINITY NEW HOPE

RESIDENT SELECTION CRITERIA Tax Credit/Section 42 Housing

Fair Housing: The Fair Housing Ad Amendments of 1988

The Fair Housing Act prohibits discrimination in housing and housing-related transactions based on race, color, religion, sex, national origin, disability, and familial status. It applies to housing, regardless of the presence of federal financial assistance.

I. APPLICATION PROCESS

- A. Priority determines the order of processing only and in no way changes the requirement that all potential residents must meet the other criteria for resident selection. Applications are prioritized for consideration, and dwellings are offered according to the following descending order of priorities:
1. Date and time-stamped when the property manager receives the original application.
 2. Date of completion of verification/certification process; and
 3. Date of availability for move-in.
 - a. Priority will be given to individuals in need of accessible housing when such a dwelling is vacant.
 - b. Priority will also be given to those displaced by natural disasters beyond their control, such as house fires, gas explosions, and floods.
 - c. Only units that are 100% rent ready are offered.
- B. INCOME LIMITS - The income limits checked below are for this property and are available in the Leasing Office (*Landlord should mark all that apply*):
- Very Low Income - 50% of Area Median Income (AMI)
- C. DWELLING SIZE/OCCUPANCY STANDARDS -
1. Three Bedroom – Minimum People = 1 Maximum People = 6
 2. The head of the household must be eighteen years of age or older or be an emancipated minor.
 3. Families that exceed six household members will not be approved for move-in. Any existing families that reach seven or more members during the tenancy will receive a 30-day notice to vacate as no larger units are available for transfer.
- D. LIHTC STUDENT ELIGIBILITY RULE - We cannot accept a household entirely occupied by full-time students unless one or more of the following criteria exist:
1. The students receive assistance under Title IV of the Social Security Act (Temporary Assistance to Needy Families or TANF, formerly AFDC);
 2. The students are enrolled in a job training program receiving assistance under the Job Training Partnership Act 01' under other similar Federal, State, or local laws.

3. The students are single parents with children, and such parents and the children are not dependent on another individual.
4. The students are married and file a joint tax return or are eligible to file a joint tax return.
5. At least one household member was previously (not currently) under the care and placement responsibility of the State Agency responsible for administering a plan under Part 13 or Part E of Title IV of the Social Security Act (Foster Care).

E. A FULL-TIME STUDENT IS DEFINED AS:

- a. A person currently enrolled in any school and the school they attend defines the hours they participate in full time.
- b. A person who will attend any school full-time in the next twelve (12) months.
- c. A person verified in attendance at school full-time for five (5) months of this calendar year, not necessarily consecutive.
 - a. Example Part One: January 20 – June 20
 - b. Example Part Two: If a person attends one day in January, one day in February, one day in April, one in June, and one in July, they are considered a full-time student until January 1 of the following year.

II. **WAITLIST** – Effective 08/01/2018, Trinity New Hope, Inc. no longer maintains a waiting list as we are a 100% LIHTC property with no federal or state subsidies or federal funding. Applications are processed according to pending or available vacancies until we find a qualified applicant for the unit.

III. **TRANSFER POLICY** - Transfers from one dwelling to another dwelling within the property will take precedence over new move-ins only for the following reasons:

1. For a medical necessity (wheelchair accessible dwelling or additional space for medical equipment).
2. Member(s) of an existing household want a separate unit.
 - a. The transferring member(s) must qualify as a new applicant(s). They must be of legal contract age or an emancipated minor and complete an application. Like any other applicant, they must meet eligibility and qualify as a new move-in by going through the screening process regarding verifying income, criminal, and credit history, etc.
3. Emergency relocation.
 - a. Suppose a dwelling becomes uninhabitable due to a catastrophe or other qualified reason. In that case, the existing family is given any open residence for temporary living quarters until their dwelling is repaired. An "open dwelling" is a dwelling of which the Landlord has possession.

IV. **APPLICANT SCREENING & FINAL SELECTION OF RESIDENTS**

A. The application process by priority:

1. Dwellings are explicitly designed for individuals with physical impairment:

- (a) For this development, "physical impairment" is defined as mobility impairment which necessitates the permanent use of a wheelchair. For all dwellings designed specifically for wheelchair accessibility, priority will be given to those applicants needing such modifications.
- (b) Priority will be given to households where a member needs a wheelchair.
- (c) If there are not enough such households to fill all specially equipped dwellings, the Landlord may give preference to families with members who's physical or mobility impairment would be eased by the design of the accessible residence.

B. Home Visits

Home Visits may be conducted for new applicants and add-ons.

C. Initial Qualification Meeting - All adult household members must be present at the initial interview.

At the scheduled interview, all eligibility factors will be explained to the applicants, emphasizing the Applicant Screening Requirements. During the interview, the staff will do the following:

- Clarify any information provided by the applicant.
- Income qualification verification: soliciting third-party verification from all sources to determine annual household income (the maximum income levels apply to this program) and all assets, including bank accounts.
- Make copies of the original driver's license or state identification card(s). Make copies of original birth certificates for individuals under 18 years of age and proof of custody. Make copies of original social security cards for all household members. **All documents are required before any part of the application can be processed. Without these documents, other applications will continue to be processed to qualify a family for a pending or available unit. We will not hold units for failing to provide the required documentation.**
- Review the Resident Selection Criteria, screening procedures, and other necessary policies.
- Answer any questions the applicant may have.

D. Applicant Screening

Application Fee

An Application Fee of \$20.00 paid by money order is required for each adult age 18 or older that will reside in the house. The fee is due when the application is submitted to the Landlord and is non-refundable.

It is the policy of Trinity New Hope to deny admission to applicants whose habits and practices may reasonably be expected to have a detrimental effect on the property's operations or the quality of life for its residents. As a part of the final eligibility determination, Trinity New Hope will screen each applicant household to assess suitability. Factors to be considered in the screening are housekeeping habits, rent payment history, credit records, prior history as a tenant, and criminal records. The following is a description of each of these factors and the method of verification to be employed.

In accordance with HUD 4350.3, Required Documentation

All Applicants and Residents must provide sufficient documentation to verify the complete and accurate SSNs assigned to all household members. *Sufficient* documentation means a social security card issued by the Social Security Administration (SSA), an original document issued by a federal or state government agency containing the name and SSN of the individual along with identifying information of the individual, or other acceptable evidence of the SSN listed in Appendix 3.

Provisions for the Applicant's Disclosure or Documentation of Social Security Numbers

1. An applicant may not be admitted until SSNs for all household members have been provided and verified. The applicant who has not disclosed and provided verification of SSNs for all household members must disclose and provide verification of SSNs for all household members to the owner within *90 days from the date they are first offered an available unit. If all household members have not disclosed or provided verification of their SSNs when a unit becomes available, the Landlord will move to the next eligible applicant.
2. If the owner has determined that the applicant is otherwise eligible for admission into the property, and the only outstanding verification is disclosing and providing proof of* the SSN, the application will remain on file for *90-days during which the applicant is trying to obtain documentation. After 90 days, if the applicant has been unable to supply the required SSN and verification documentation, the applicant is ineligible.
3. Birth Certificates of Minor Children for the applying household. *The 90-day rule applies.
4. Picture IDs of all adult household members apply. *The 90-day rule applies.

Applicant Hold Fee / Security Deposit

Security Deposits are \$1000.00 (\$2000.00 for high-risk applicants) and must be paid in full by the day of the move-in. A holding fee of \$500.00 or \$1000.00, half of the security deposit amount, will be required once the initial application screening is complete and the application has been approved. This holding fee will hold the unit for the applicant until the time of move-in and shows that the applicant's intentions are in good faith to take the unit when it becomes rent ready. If the applicant chooses not to take the unit for any reason, a request for a refund must be made in writing to the Landlord within three business days of the initial payment. The Landlord has seven business days to return the holding fee by mail unless it is picked up in person by appointment. The holding fee will be non-refundable after three business days.

Rent Paying Habits and Credit History

Staff will request credit histories and written references on each adult member of each applicant's household from the applicant's current and former Landlords, where the applicant was held to a lease agreement. Based upon these verifications, the Landlord will determine if the applicant(s) were chronically late with rent payments, evicted for non-payment of rent, or had other legal action initiated for actions within their control. Any one of these circumstances shall be grounds for an ineligibility determination. A minimum of two years of rental history is required.

Applicants who have failed to pay any balances due to previous Landlords after moving out or fail to reach a satisfactory agreement to pay those balances will also be considered ineligible.

Once an application fee is received for each adult applicant, the Landlord will run an eviction, criminal, and credit report. The applicant is notified of such action by signing a release of authorization in advance.

If a finding negatively impacts an application, the applicant will be notified.

Any open bankruptcy proceeding regarding adult applicants will be considered a disqualifying condition.

Applicants who have been homeless or have lived in housing for which they were not financially responsible must provide references from people with whom they have had a professional relationship to demonstrate their ability to meet the financial conditions of the lease. **(Letters of reference from family members, partners, or personal friends will not be accepted.)**

Landlords must determine if the applicants can demonstrate an ability and willingness to live peacefully with neighbors and refrain from behavior that jeopardizes the safety and security of the housing community. Management reserves the right to reject solely based on negative rental references or information found on credit, criminal, and eviction records.

Gross Rent as Percentage of Gross Income

1. Trinity New Hope, Inc. must protect the project from potential rent loss and delinquency. Therefore, applicants that will spend more than 45% of the household's combined monthly (gross/net) income on rent will not be accepted. On a case-by-case basis, staff may approve a higher threshold -- but in no case shall more than 55% of a resident's income be allowed for rent. Current documentation of the applicant's ability to pay higher rent must be within the past twelve months for no less than eight (8) months.
2. For Section 8 certificates, the gross household income must be 45% of the certificate holder's payment portion.
3. All income must be third-party verified by Landlord. Self-employed retired, or other applicants must provide financial statements from a CPA and the most recent year's tax return or a third-party professional verification from the source of income.
4. Suitable documentation shall include canceled checks, rent receipts or mortgage statements, lease agreements, and landlord verification. In addition, those household members listed on the application must be the same as those who have contributed to a household's history of paying more than 45% of gross household income for rent.

Criminal Records Check

The Landlord will utilize the **national sex offender registry and a 3rd party contractor** specializing in credit background checks on all adult applicants aged 18 or older. They will also check all court records for evidence of past housing evictions, judgments against the applicant, or proof of criminal convictions to abide by the federal laws regarding the prohibition of admitting any applicant with specific illegal activity to protect the residents and property from harm. These standards are established to comply with federal regulations, and all applicants are subject to the same standards.

- Any household member evicted from federally assisted housing for the illegal manufacture or distribution of a controlled substance as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802); and
- Any household member convicted for the illegal manufacture or distribution of a controlled substance as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802).
- Any household member subject to a nationwide sex offender lifetime registration requirement; and

- Any household member that has a felony or misdemeanor conviction related to serious crimes, including but not limited to the distribution or sale of drugs, terrorist activity, and
- Any household member convicted of burglary, theft, possession of a firearm, drug, paraphernalia, DUI, or fraud within the previous seven years.

E. Final Eligibility Determination

The Landlord will make a final eligibility determination on each applicant only after all factors are verified, including the household's annual income. Eligible applicants will be notified in writing of their status and given an approximate date when they can expect to receive an offer of a dwelling. Ineligible applicants will be notified of their ineligibility and the reason and informed of their right to appeal the decision.

Once final eligibility is determined, the staff will calculate the rent, execute lease documents, and assign the next dwelling available for which the household has been deemed eligible.

F. Denied Applications

1. Applicants may be denied for any of the following. (The Landlord will attempt to notify the applicants of the results but is not required to notify applicants by formal correspondence).

- a. Failure to present all family members at the whole family interview, except for hospitalization, medical reasons, emergency, etc., (or some other time acceptable to Landlord) before completion of Initial Certification.
- b. Blatant disrespect or disruptive behavior toward Landlord, the property, or other residents exhibited by an applicant or family member any time before move-in (or a provable history of such conduct);
- c. A negative Landlord reference, demonstrating a failure to comply with the lease, poor payment history, poor housekeeping habits, or evictions for cause, including current notices to pay or quit.
- d. An adverse credit report: including open bankruptcy proceedings and any negative credit information which documents the applicants' inability to meet the financial requirements of the lease.
- e. An income/expense statement or credit report indicates over-extension of monthly obligations.
- f. Failure to provide paid-in-full receipts for unpaid utilities to include phone, power, gas, water, sewer, and trash bills.

G. Falsification of any information on the application.

1. Eligibility income exceeding the maximum allowed.
2. The family composition is not appropriate for the available bedroom size.
3. All household members are full-time students and do not meet any of the criteria outlined in the Student Eligibility Rule section.
4. Failure to update application within the specified time when notified.

5. Other good causes: include, but are not limited to, failure to meet any of the selection criteria in this document.
6. Failure to provide photo identification for adults 18 years of age and older.
7. Failure to provide birth certificates for household members below 18 years of age.
8. Consideration may be given for extenuating circumstances where this would be required as reasonable accommodation when determining the acceptability of tenancy. People with disabilities have the right to request reasonable accommodation to participate in the informal hearing process.
9. After receiving the notification letter, applicants have ten (10) days to respond to the Landlord regarding the available house. If an applicant declines the unit, the application will be retained for 120 days from the date the application was initially received. If the applicant declines a unit a second time, the application will be canceled.

V. PET POLICY

1. Effective 08/01/2018, Trinity New Hope, Inc. no longer accepts pets.
2. Service or emotional support animals (ESA) must be preauthorized by the property manager, and the 3rd party verified for the need before moving an animal into the unit.

VI. MODIFICATION OF THE RESIDENT SELECTION CRITERIA PLAN

This Resident Selection Criteria Plan will be reviewed annually to ensure the document reflects current operating practices, program priorities, and legal requirements. If this Resident Selection Criteria Plan is substantially updated, all applicants will be notified within 10 days of the change.

VII. OCCUPANCY REQUIREMENTS

1. Units are filled by notifying local agencies of vacancies when a known vacancy will occur. Applications are processed in the order they are received and rented when unit turns are complete to ensure decent, safe, and sanitary housing. Units in the middle of the unit turn process will not be shown to applicants. If available, a vacant, rent ready unit will be shown if requested.
2. All residents must:
 - a. Be income eligible at move in and annually.
 - b. Subject to STATE, COUNTY, AND AHIT (Affordable Housing Investment Trust) RESTRICTIONS and rules therein.
 - c. Required to complete the lease renewal process.
 - d. Sign a 12-month lease.
 - e. Are subject to (at lease) a minimum of an annual unit inspection.
 - f. Subject to accessible unit requirements.
 - g. Have received a lead-based paint statement (if applicable).

I certify that I have received a copy of the Resident Selection Criteria for housing at: **Trinity New Hope**

Applicant

Date

Applicant

Date

Applicant

Date

Landlord/Agent Signature

Date

Trinity New Hope provides equal opportunity for housing to all and will not discriminate at any time based on race, color, religion, sex, national origin, disability, and familial status. Additionally, Trinity New Hope will ensure equal access to housing for LGBT persons under the law. Trinity New Hope expressly prohibits bias in the selection process that includes discrimination or favoritism toward friends, relatives, or other situations where there could be conflicts of interest.

