METROPlains
CONSULTING · MANAGEMENT · INVESTMENT

RESIDENT SELECTION CRITERIA
Tax Credit - Firehouse Flats

INTRODUCTION: Thank you for choosing MetroPlains Management (MML) for your housing needs. MML is committed to providing, managing, and promoting quality affordable housing to diverse communities in diverse locations. Residents will be impartially selected based upon the criteria specified below. Mitigating circumstances will be considered for screening criteria during the application process and appeal. Property-specific information will be found in the attached Appendix. For an outline of our procedures and management policies, a Tenant Selection Plan can be provided upon request.

A. **Appropriate Family Size** – It is important that housing units are maximized to ensure that as many individuals as possible are housed. Therefore, the household size must be appropriate for the available unit – at least 1 person per bedroom and in most cases not more than 2 people per bedroom - See Appendix attached.

B. **Legal age -** You must be 18 years or older if applying for occupancy as head of household or co-head of household.

C. **Income** - The household income must fall within the established guidelines under the Section 42 tax credit program or other Federal or State program requirements. (See Appendix).

D. **Applicant Must Demonstrate Good Rental History** –The lookback period is 3 years prior to the date of application. Good rental history includes, for example, honoring the obligations of prior leases, honoring the rules of the community, engaging in a pattern of respectful conduct toward other community members, and leaving the community in the same condition as it was when it was initially rented.

Evictions filed within 3 years from the date of application will be cause for denial of the rental application. If the eviction is filed in connection with a foreclosure of the primary residence, it will not result in denial.

E. **Credit History** – An applicant's past financial performance in the form of credit history will be used to determine their likelihood of rental success. Our criteria will be applied on an individual basis and within the 3-year period preceding the application and is not based solely on a 3-digit credit score. Collections, judgments, charge-offs, account balances, late payments, and rental/utility debt are evaluated to determine your credit risk.

EQUAL HOUSING OPPORTUNITY

We are an equal opportunity provider and employer. We do not discriminate against any person because of race, color, national origin, religion, sex, disability, age, creed, ancestry, marital status, familial status, emancipated minor status, sexual orientation, gender identity, public assistance, or human rights commission activity.
National TDD 711
Metroplains.com

Balances owed to a previous landlord or essential utility company (gas, electric) within 3 years from the date of application (except within the managed portfolio of MetroPlains), may result in denial. The balance must be paid in full to be considered for housing. Payment plans will not be considered.

Residents in the household must be able to have utilities in their name.

POLICY: If a balance is owed to a community that MetroPlains currently manages, the balance must be paid in full prior to lease approval. There is no time limit in this circumstance. MetroPlains will not approve a rental application if money is owed to current clients of MetroPlains.

EXCEPTIONS: Discharged bankruptcy proceedings, and the debts that have been discharged thereunder, past due medical bills, student loans, or a foreclosure of your primary residence will not be considered a negative credit item.

F. <u>Criminal History</u> - Only conviction history will be considered for denial; arrest history will not be considered.

1) A lifetime sex offender registration requirement under a state sex offender registration program will result in denial.

2) Conviction of crimes for the following offenses or conspiracy to commit the following offenses would result in denial if the felony conviction occurred within the 10-year lookback period from the date of application.

    a. Assault or offenses relating to assault with intent to commit crimes or infliction of physical injury or bodily harm.
    b. Arson or offenses relating to the willful or malicious burning or attempting to burn property.
    c. Robbery or offenses relating to theft by use of force or violence.
    d. Homicide-related offenses with malice.
    e. Kidnapping or false imprisonment any level.
    f. Sex crimes against a person or child.
    g. Felony possession use, or distribution of child pornography.
    h. Offenses relating to the production or manufacture of methamphetamine.

3) Other felony convictions may result in denial if the conviction occurred within the 7-year lookback period from the date of application.

4) Convictions relating to illegal drugs, or a controlled substance as defined by Section 102 of the Controlled Substance Act (21 U.S.C. 802) will result in denial if the felony conviction occurred within the 5-year lookback period. (Convictions for possession of marijuana will not be considered).

5) Misdemeanor convictions may result in denial for offenses relating to arson, assault and battery, crimes against children, destruction of property, robbery, kidnapping or false imprisonment, and sex crimes of any kind if the conviction occurred within the 3-year lookback period from the date of application.

6) Other misdemeanor convictions may result in denial if there are 2 or more within the 3-year lookback period from the date of application. (Misdemeanors involving operation of a motor vehicle will not result in denial).

7) Incarceration (more than 12 consecutive months) may result in denial for 1-year from the date of release.

8) Applicant who is *victim* of domestic violence, may not be denied tenancy solely on the basis of criminal activity directly related to domestic violence, dating violence, sexual assault, or stalking if the application otherwise qualifies for admission of occupancy.

Excluded from Consideration are: records of completion of diversion or deferral of judgment programs, stays of adjudication; continuances, dismissals, convictions for crimes that are now legal in the state, convictions for possession of marijuana, and juvenile records.

G. <u>Student Status</u> – A household that is comprised of only full-time students will not be eligible for occupancy unless:

a) Students are married and entitled to file a joint tax return;

b) At least one (1) student is a single parent with child(ren) and this parent is not a dependent of someone else, and the child(ren) is/are not dependent(s) of someone other than a parent;

c) At least one student is receiving Temporary Assistance for Needy Families (TANF) (formerly known as Aid to or in Minnesota, the Minnesota Family Investment Program (MFIP); or

d) At least one student participates in a program receiving assistance under the Job Training Partnership Act (JTPA), Workforce Investment Act or under other similar federal, state or local laws.

e) At least one student of the household was, within 5-years of the effective date of the initial income certification, in foster care.

H. <u>Behavior and Conduct</u> - If applicant exhibits any of the following, Management has the right to deny their application for housing: display of uncooperative or harassing behavior, clearly under the influence of drugs or alcohol, abusive or belligerent, attitude towards Management and/or members of an interviewing committee during the application process, providing information on application, or in an interview, which is false, misrepresented, incomplete, or non-verifiable.

I. <u>Governmental Programs</u> - Applicants shall meet the eligibility requirements imposed by applicable governmental programs. See appendix for program requirement.

J. <u>Denial of Application</u>: In the event an application is not approved, the applicant shall be notified, within 14 days, in writing, by first class mail, or by the means listed in their

application, as to the reasons for non-selection and whom to contact for additional information.

K. **Appeal or Review:** Applicant may wish to appeal a denial. The appeal period is 10 days from the date the denial was sent. Applicant must show that the reported history is false or there were extenuating circumstances such as serious illness or loss of job. A senior member of management who was not involved in the initial denial will hear the appeal. The unit will not be held during the appeal process.

L. **VAWA (Violence Against Women Act):** In the case of domestic violence, dating violence, sexual assault, or stalking where the applicant is a *victim* and it's a covered housing program determination of tenancy will be made according to the Violence Against Women Act.

M. **Verification:** Information provided on your application will be verified. For required verification purposes, applicants must sign a written authorization and release of information. Applications are not considered complete until all required verifications have been obtained.

N. **Reasonable Accommodation:** If applicant requires a unit with special features or a modification that would allow them to use and enjoy the housing, please advise management of the need for accommodation at any time during the leasing process or while you are a current resident. Additional information can be found in the Tenant Selection Plan upon request.

_____ _____

Signature Date

_____ _____

Signature Date

_____ _____

Signature Date

APPENDIX
Tax Credit- Firehouse Flats – Duluth

INTRODUCTION: Firehouse Flats Apartments in Duluth MN is a multi-family housing community consisting of 40 LIHTC units, with four of the 40 units serving High Priority Homeless.

I. MINIMUM INCOME GUIDELINES:

- If a resident receives tenant based, monthly rental subsidy, there will be no minimum income requirements.
- 30% rental units must have a minimum income equal to (2) times the monthly rent.
- Must have verifiable income equal to two point five (2.5) times the monthly rent or cash assets at least equal to at least six months of rent.

II. DEFINITION OF GROSS ANNUAL INCOME:

Annual income is the gross amount of income anticipated to be received by the family during the twelve months following the effective date of occupancy.

Income guidelines for St. Louis County, effective 05/01/2026:

	30% Income	**40% Income**	**60% Income**
1 Person	$21,240	$28,320	$42,480
2 People	$24,270	$32,360	$48,540
3 People	$27,300	$36,400	$54,600
4 People	$30,330	$40,440	$60,660
5 People	$32,760	$43,680	$65,520
6 People	$35,190	$46,920	$70,380

III. UNIT SIZE

Number of Bedrooms	Minimum	Maximum Persons
1 Bedroom	1	2
2 Bedroom	1	4
3 Bedroom	1	6

IV. APPLICANT SCREENING

Each applicant for occupancy will be screened through the following consumer credit reporting agency:

Rent Grow, Inc. dba Yardi Resident Screening
For a free copy of your report: www.rentgrow.com
Questions about your report: 1-800-736-8476 x 2