



RESIDENT SELECTION CRITERIA

INTRODUCTION: MetroPlains 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.

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 one person per bedroom and not more than two people per bedroom - See Appendix attached.

To be eligible for occupancy, applicants must be 62 and over.

A. 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).

B. Applicant Must Demonstrate Good Rental History – We understand that life happens, so we are looking for “good” rental history, not “perfect” rental history. We will consider only three 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 one year and resulting in a judgment, or two within five years resulting in a judgment, from date of application will be cause for denial of rental application. If the eviction is filed in connection with a foreclosure of the primary residence, it will not result in denial.

APPEAL OR REVIEW: Applicant may request an appeal or review if the only reason for denial is rental history and if they can show that the reported history is false or there were extenuating circumstances such as serious illness or loss of job. An apartment will not be held for the applicant during the appeal process.

C. Credit History – An applicant’s past financial performance in the form of credit history will be used to determine their likelihood of rental success. The following criteria will be applied on an individual basis and is limited to debts incurred within the twelve (12) month period preceding the application

At least five negative credit items or negative credit items totaling \$5,000.00 or more within one year of the application may result in a denial. A negative credit item is defined as a charge-off, bad debt, or a current late account over 90-days past due.



Court actions for collections resulting in judgements, either pending or levied, may result in denial if the cumulative total, including negative credit items, exceeds \$5,000.00.

Balance owed to a previous landlord within three (3) years from the application (except within the managed portfolio of MetroPlains), will result in denial. The balance must be paid in full to be considered for housing. Payment plans will not be considered.

POLICY: If there is a balance owing 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.

APPEAL OR REVIEW: Applicant may request an appeal or review if the only reason for denial is credit history and if they can show that the reported history is false or there were extenuating circumstances, for example, a serious illness. An apartment will not be held for the applicant during the appeal process.

- E. Criminal History** - Only conviction history will be considered for denial. All timeframes are determined from the date of the application.

The following criminal convictions, or convictions for conspiracy, will result in a fifteen (15) year denial period: murder; kidnapping or false imprisonment; weapons crimes; arson; crimes against children; sex crimes; robbery; assault and/or battery; theft/larceny.

Other felony convictions not listed above will result in a seven (7) year denial period.

Felony convictions relating to distribution of illegal drugs will result in a five (5) year denial period.

Gross misdemeanor convictions will result in a three (3) year denial period. Gross misdemeanor convictions involving operation of a motor vehicle will not be considered.

Incarceration (defined as more than 12 consecutive months of incarceration) will result in denial for two (2) years from the date of release.

Misdemeanors or petty crimes will result in denial if there are two or more within three years. Misdemeanor or petty crimes involving operation of a motor vehicle will not be considered.

Any convictions for possession of marijuana will not be considered.

In the case of domestic violence, dating violence, sexual assault, or stalking convictions, where the applicant is a victim, determination of tenancy or occupancy will be made on a case-by-case-basis in compliance with the Violence Against Women Act or state law.

APPEAL OR REVIEW: Applicant may request an appeal or review if they believe a denial based on criminal background is based upon incorrect or insufficient information. An apartment will not be held for the applicant during the appeal process.

F. Student Status – A household that is comprised of only full-time students will not be eligible for occupancy unless: This restriction applies to Section 42 Tax Credit properties.

- 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 five (5) years of the effective date of the initial income certification, in foster care.

G. Behavior and Conduct - If applicant exhibits any of the following, Management has the right to deny their application for housing: display of uncooperative, 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.

H. State and Federal Laws - Applicants shall meet the eligibility requirements imposed by applicable State and Federal laws and any regulations.

I. Denial of Application: In the event any application is not approved, the applicant shall be notified, in writing, by first class mail as to the reasons for non-selection and whom to contact for additional information.

J. VAWA (Violence Against Women Act): Applicant 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 applicant otherwise qualifies for admission or occupancy.

K. Holding a Unit: If an applicant prefers a specific unit and they want that unit to be taken off the market, they must pay a holding fee. Any holding fee paid at this time will be applied to the security deposit when the applicant leases the unit. Unless the holding fee is paid, there is no guarantee that the applicant will secure the desired unit. Management will continue to process other applications for the unit. Prior to move-in, the security deposit and first month's rent must be paid in full.

L. 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.

M. Reasonable Accommodation: If you require a reasonable accommodation, please inform the community manager. A response will be provided within 10 days of the receipt of the request.

_____ Signature	_____ Date
_____ Signature	_____ Date
_____ Signature	_____ Date

APPENDIX

Homefield 3 Placed in Service 2021

I. INCOME GUIDELINES (Cass County, ND)

MINIMUM INCOME: Must have verifiable income equal to two times the monthly rent or assets at least equal to six months' rent. Minimum income may be lower if resident/applicant is on RA, Section 8, or a voucher holder.

NOTE: 8 units @ 30% area median gross income
 8 units @ 40% area median gross income
 8 units @ 50% area median gross income
 10 units @ 60% area median gross income
 5 units @ 80% area median gross income

<u>FAMILY SIZE</u>	<u>MAXIMUM INCOME</u>				
	30%	40%	50%	60%	80%
1 Person	19,200	25,600	32,000	38,400	51,200
2 People	21,930	29,240	36,550	43,860	58,480
3 People	24,660	32,880	41,100	49,320	65,760
4 People	27,390	36,520	45,650	54,780	73,040

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.

III. UNIT SIZE

<u>Number of Bedrooms</u>	<u>Number of Persons</u>	
	<u>Minimum</u>	<u>Maximum</u>
1 Bedroom	1	2
2 Bedroom	2	4

IV. APPLICANT SCREENING

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

RentGrow, Inc. dba Yardi Resident Screening

For a free copy of your report: www.yardi.com/yrs
Questions about your report: 1-800-736-8476 x2