# RESIDENT SELECTION CRITERIA
## Tax Credit Senior Housing 55+ Heritage Commons

**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.

**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.

**A. Legal age** – Applicants must be aged 55 or older if applying for occupancy as head of household.

**B. 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).

**C. 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.

**D. 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 score. Collections, judgments, charge-offs, account balances, late payments, and rental/utility debt are evaluated to determine your credit risk.

Balances owed to a previous landlord or 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 there is a balance 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.

**E. <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 a *victim* of domestic violence, may not be denied 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.

**F. <u>Student Status</u>** – 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. <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, 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. <u>State and Federal Laws</u>** - Applicants shall meet the eligibility requirements imposed by applicable State and Federal laws and any regulations.

**I. <u>Denial of Application</u>**: In the event any application is not approved, the applicant shall be

notified, in writing, within 14 days 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.

**J. 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.

**K. 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.

**L. 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.

**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- Heritage Commons**

INTRODUCTION: Heritage Commons, West Fargo, ND, is a senior living community consisting of 32 LIHTC units.

MINIMUM INCOME GUIDELINES:

- If a resident receives tenant based, monthly rental subsidy, there will be no minimum income requirements.
- It will be sufficient minimum income if a resident has cash assets equal to at least six months of rent.
- 30% rental units must have a minimum income equal to 2 times the monthly rent.
- All other rental units must have a minimum income equal to 2.5 times the monthly 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.

HERA-Income guidelines for Cass County, effective 5.1.2026:

| | **50% Income** | **60% Income** |
|---|---|---|
| 1 Person | $41,150 | $49,380 |
| 2 People | $47,000 | $56,400 |
| 3 People | $52,900 | $63,480 |
| 4 People | $58,750 | $70,500 |

III. UNIT SIZE

| Number of Bedrooms | Minimum | Maximum Persons |
|---|---|---|
| 2 Bedroom | 1 | 4 |

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