



RESIDENT SELECTION CRITERIA (RD)

INTRODUCTION: Residents are to be impartially selected in accordance with applicable Federal and State laws. METROPlains reserves the right to deny anyone that may jeopardize the future stability of the property. To be eligible for occupancy, applicants must meet the following selection criteria:

- A. **Appropriate Family Size**: The household size must be appropriate for the unit available (See Appendix).
- B. **Legal age**: You must be 18 years or older if applying for occupancy as head of household or co-head of household. No exceptions.
- C. **Citizenship**: Assistance in subsidized housing is restricted to U.S. citizens or nationals and non-citizens who have eligible immigration status as determined by RD.
- D. **Income**: The household income must fall within the established income guidelines (See Appendix).
- E. **Criminal History**: Only conviction history will be considered for denial; arrest history will not be considered.
 - 1. Conviction of crimes for the following offenses will result in a lifelong denial:
 - a. Murder, attempted murder, or manslaughter
 - b. Kidnapping or false imprisonment
 - c. Any felony involving great bodily injury with or without use of a firearm
 - d. Arson resulting in great bodily injury
 - e. Felony possession, use, or distribution of child pornography
 - f. Sexual offenses of any kind
 - 2. A felony conviction within seven (7) years of the date of application will result in denial.
 - 3. A felony conviction relating to possession of illegal drugs and/or drug paraphernalia within five (5) years of the date of application will result in denial. No exceptions.
 - 4. A gross misdemeanor conviction within five (5) years from the date of application will result in denial. Gross misdemeanor convictions involving operation of a motor vehicle will not result in denial.
 - 5. Incarceration (more than 12 consecutive months) will result in denial for 3 years from date of release.
 - 6. Misdemeanors or petty crimes will result in denial if there are two or more within three years.



F. Good Rental History: For three years from the date of application, applicant shall have good rental history. Good rental history includes, but is not limited to: honoring the obligations of your lease, making payments on time, no lease or rule violations, no record or pattern of disruptive behavior, no record of destruction of property or poor housekeeping habits. Negative rental history will result in denial.

Evictions filed within one year, or two within five years, from date of application will result in denial of rental application. If the eviction is filed in connection with a foreclosure of the primary residence, it will not result in denial.

G. Credit History: Credit history that indicates an applicant would be unable to pay rent or other expenses related to occupancy of the rental unit will result in denial. The following criteria will be applied on an individual basis.

1. A negative credit item is defined as a collection, judgement, repossession, bad debt, or a late account over 90-days past due.
2. At least five negative credit items or \$5,000.00 within the previous 12 months will result in a denial.
3. Any money owed to a previous landlord or an essential utility company within three (3) years of the date of application, will result in denial. An essential utility is defined as gas, electric, water/sewer. If the resident pays the debt in full, they will not be denied on this basis; however, payment plans will not be accepted.

Exceptions: Bankruptcy filings, which have been discharged, past due medical bills, student loans, or a foreclosure of your primary residence will not be considered a negative credit item.

If applicant is a Section 8 Voucher Holder, poor credit history (excluding medical) includes but is not limited to, a consistent or recent history of deficiencies in overall credit, owing money to a current or previous landlord, and/or a utility company.

H. No Demonstration of Negative Behavior: 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 interview which is false, misrepresented, incomplete or non-verifiable.

I. Student Status (for properties with Tax Credits): A household that is comprised of only full-time students will not be eligible for occupancy. Exceptions to this rule are as follows:

1. Students are married and entitled to file a joint tax return;
2. 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;
3. 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

4. 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.
5. At least one student of the household was, within five (5) years of the effective date of the initial income certification, in foster care.

J. Student Status (for properties without Tax Credits): The following are eligibility restrictions of students for assisted housing under Section 327(s) of the U.S. Housing Act of 1937. Assistance shall not be provided to any individual enrolled as a student at an institution of higher education who is under the age of 24;

1. is not a veteran of the United States military;
2. is unmarried;
3. does not have a dependent child;
4. is not a person with disabilities, as such term is defined in section 3(b) (3)E of the United States Housing Act of 1937 (42 U.S.C.1437 a(b)(3)(E) and was not receiving assistance under such Section 8 as of November 30, 2005; and
5. is not otherwise individually eligible, or has parents who, individually or jointly, are not eligible on the basis of income to receive Section 8 assistance;
6. has established a household separate and distinct from parents or legal guardians.

K. State and Federal Laws: Applicants shall meet the eligibility requirements imposed by applicable State and Federal laws and any regulations or requirements promulgated there under.

L. 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.

M. Holding a Unit: Upon submission of the application for occupancy, applicant must pay the necessary holding fee. Any holding fee paid at this time will be applied to the security deposit when the applicant occupies the unit. Unless the holding fee is paid, there is no guarantee of rental and Management will continue to process other applications for the unit. If applicant fails to occupy unit upon approval of the application, the holding fee will be forfeited. Prior to move-in, the security deposit and first months' rent must be paid in full.

N. 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.

O. Application requirements: Minimum lease term is 12 months. Applications completed in full and properly signed will be accepted according to unit size and type in chronological order. Families that include persons with disabilities will be given preference for units with special accessibility features. If a unit that fits the applicant's needs is not available, their name

will be placed on the waiting list (maintained in the same order), after preliminary eligibility determination. If a very low-income applicant is needed to achieve targeting requirements, and the next applicant has income above the very low-income limit, that applicant must be placed on the waiting list until the property is ready to house an applicant with income above the very low-income limit.

P. Pets: If the property accepts pets, applicants with pets must complete a Pet Addendum and Agreement. Any pet that is listed as prohibited on the Agreement will not be approved.

Signature

Date

Signature

Date

Signature

Date

APPENDIX
RD/Tax Credit – Heritage Townhomes

INTRODUCTION: Heritage Townhomes in Cambridge is a multi-family housing townhome community consisting of 24 one, two, and three-bedroom RD/LIHTC units.

I. INCOME GUIDELINES:

Maximum Income guidelines for Isanti County, effective 4.18.22:

| Family Size | 30% Income | 50% Income |
|--------------------|-------------------|-------------------|
| 1 Person | \$24,660 | \$41,100 |
| 2 Person | \$28,170 | \$46,950 |
| 3 Person | \$31,680 | \$52,800 |
| 4 Person | \$35,190 | \$58,650 |
| 5 Person | \$38,010 | \$63,350 |
| 6 Person | \$40,830 | \$68,050 |

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>Minimum</u> | <u>Maximum Persons</u> |
|---------------------------|----------------|------------------------|
| 1 Bedroom | 1 | 2 |
| 2 Bedrooms | 2 | 4 |
| 3 Bedrooms | 3 | 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.yardi.com/yrs

Questions about your report: 1-800-736-8476 x 2