

Tenant Selection Plan

Revised May 30, 2024
Revised January 1, 2025

Normandin Square Apartments

22 Stafford Street
Laconia, NH 03246

Disclaimer: This Tenant Selection Plan has been updated to comply with HUD's HOTMA Final Rule as of the revised effective date listed above but will not be implemented by Management until such time as the property's Compliance Software is updated to be compliant with HUD's HOTMA Final Rule regulations and HUD's TRACS 203A database system.

1. Amendment: Full implementation of HOTMA now January 1, 2026. This date is able to be changed per HUD. Certain items in effect July 1, 2025. Please ask PHA.

Around August each year, HUD will calculate the inflation factor, recalculate the inflation-adjusted values, and post the revised figures effective for the next calendar year.. The revised amounts will become effective on January 1st of each year. Passbook savings rate, Asset limitation, Inputting asset income threshold, Self-certification of assets threshold, Non-necessary personal property threshold, Earned income exclusion for dependent adult full-time students and Adoption assistance exclusion



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TENANT SELECTION PLAN

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TENANT SELECTION PLAN

The purpose of the Tenant Selection Plan is to ensure that residents are selected for occupancy in accordance with Federal Low Income Housing Tax Credit (LIHTC) requirements and established Management policies. A copy of this Tenant Selection Plan will be provided, at no charge, to any applicant, tenant, or member of the general public at his/her request.

Normandin Square contains **60 units**, and serves a family resident population. There are **ten (10) Section 811 Project Rental Assistance (Section 811 PRA)** units authorized at the property. These **ten (10) units** receive federal project-based rental assistance pursuant to Section 811 of the Cranston-Gonzalez National Affordable Housing Act, as amended by the Frank Melville Supportive Housing Act of 2010. Qualifying economic income limit is **Extremely Low** as published by the U.S. Department of Housing and Urban Development (HUD) each year for Belknap County, NH. The 811 PRA residents are referred to the property by the New Hampshire Division of Health and Human Services.

Fifty (50) units are Federal Low Income Housing Tax Credit (LIHTC) units, authorized and governed by the Tax Reform Act of 1986 as amended, codified as Section 42 of the Internal Revenue Code (IRC). This Tenant Selection Plan covers the eligibility and tenant selection requirements for the LIHTC program. Tenants **must** comply with the LIHTC regulations.

Thirty-five (35) qualified LIHTC applicant households **must** have initial household income **at or below 60% of Area Median Income (AMI)** limits, based on family size. The remaining **15** qualified LIHTC units are further restricted to households with initial incomes **at or below 50% of Area Median Income (AMI)**, based on family size. Both income limits are published by the U.S. Department of Housing and Urban Development (HUD) each year for Belknap County, NH. The IRS 'hold harmless rule' states that if the income limits go down, the property can maintain the highest level of income limits in effect after the property was placed in service with tax credits. The remaining **ten (10) units are market rent units** and are not covered under this LIHTC Tenant Selection Plan.

This residence is a completely smoke-free. No smoking of any kind (tobacco or any other substance) is permitted in any unit or in any part of the building. Smoking is permitted outside, along the property perimeter where disposal receptacles are located. Applicants **must** be willing to refrain from smoking while inside the building.

FAIR HOUSING AND EQUAL OPPORTUNITY REQUIREMENTS

It is this property's policy to comply with Title VI of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968, Executive Order 11063, Section 504 of the Rehabilitation Act of 1973, Fair Housing Act Amendments of 1988, E.O. 13166, HUD's Equal Access Rule and any legislation protecting the individual rights of applicants, residents, or staff which may subsequently be enacted. HUD's Equal Access Rule ensures that housing is open to all eligible individuals regardless of actual or perceived sexual orientation, gender identity, or marital status.

Management will not discriminate because of race, color, age, familial status, religion, creed, disability, handicap, sexual orientation, sex or gender (actual or perceived), gender identity, marital status (actual or perceived), or national origin in the leasing, rental, or other disposition of housing in any of the following ways:

- Deny any household the opportunity apply for housing, nor deny any eligible applicant the opportunity to ease housing suitable to their needs
- Provide housing which is different than that provided others
- Subject a person to segregation or disparate treatment
- Restrict a person's access to any benefit enjoyed by others in connection with the housing program
- Treat a person differently in determining eligibility or other requirements for admission
- Deny a person access to the same level or services
- Deny a person the opportunity to participate in a planning or advisory group which is an integral part of the housing program.

It is Management policy, pursuant to Section 504 of the Rehabilitation Act and the Federal Fair Housing Act to provide reasonable accommodations and modifications upon request to all applicants, residents, and employees with disabilities.

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Fair Housing and Equal Opportunity Requirements - Continued

Questions and inquiries regarding applicant treatment relative to Section 504 of the Rehabilitation Act of 1973 should be addressed by mail to the following person responsible for related policies: **Catherine Bowler, Executive Director, 32 Canal St., Laconia, NH 03246 (603) 524-2112, TTY Number: (711)** National Telecommunications Relay Service. This person is not directly involved in the day-to-day decision-making process involving admitting applicants to the property.

Management will do its due diligence to identify and eliminate situations or procedures which create a barrier to equal housing opportunity for all. In accordance with Section 504, Management will make reasonable accommodations for individuals with handicaps or disabilities as well as for individuals with limited English proficiency (applicants or residents).

Questions and inquiries regarding applicant treatment relative to Title VI of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968, Executive Order 11063, E.O. 13166 or the Fair Housing Act Amendments of 1988 should be addressed by mail to the following person responsible for related policies: **Catherine Bowler, Executive Director, 32 Canal St., Laconia, NH 03246 (603) 524-2112, TTY Number: (711)** National Telecommunications Relay Service. This person is not directly involved in the day-to-day decision-making process involving admitting applicants to the property.

Limited English Proficiency

Although a Language Access Plan is not required, based on our analysis, Management makes every effort to effectively communicate with persons who are limited in their English proficiency.

PRIVACY POLICY

It is the policy of the property to guard the privacy of individuals conferred by the Federal Privacy Act of 1974 and to ensure the protection of such individuals' records maintained by the property. Therefore, neither the property nor its agents shall disclose any personal information contained in its records to any person or agency unless required by law, or unless the individual about whom information is requested shall give written consent to such disclosure.

This privacy policy in no way limits the property's ability to collect such information as it may need to determine eligibility, compute rent, or determine an applicant's suitability for tenancy. Consistent with the intent of Section 504 of the Rehabilitation Act of 1973, any information obtained regarding handicap or disability will be treated in a confidential manner.

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GENERAL ELIGIBILITY REQUIREMENTS

Applicants **must** meet the following requirements to be eligible for occupancy at the above-mentioned property:

- A. **Section 811 PRA Income Limits:** The family's annual income **must not** exceed the **Extremely Low** income limits, based on family size.

Family size **must** count all persons living in the unit, including foster children and foster adults and excluding Live-in Aides and guests. Income eligibility **must** be determined prior to approving applicants for tenancy.

In New Hampshire, Head of Household must be between ages 18-61 and disabled.

LIHTC Income Limits:

The household annual income for **35 units must not** exceed **60% of the Area Median Income (AMI) limits**, based on family size. The household annual income in the remaining **15** authorized LIHTC units is restricted to annual income **not** to exceed **50% of AMI limits**, based on family size.

For purposes of calculating annual household income, family size **must** count all full-time members living in the unit, including foster children, foster adults, all anticipated children (unborn, in the process of being adopted, etc.) and excluding Live-in Aides, adult children on active military duty and guests. Income eligibility **must** be determined prior to approving applicants for tenancy.

B. Social Security Number Requirements: (Required for Section 811 PRA; Requested for LIHTC)

- 1) **(Section 811 PRA only)** In order to determine eligibility and offer a unit, HUD requires every household member, including live-in aides, foster children and fostered adults (unless the household is an Exception as noted in 3) below) to have a Social Security Number (SSN).

In addition, the **HUD 811 PRA** applicant household **must** provide (for management to copy) a valid Social Security card issued by the Social Security Administration for each household member.

- a) If the household member cannot produce his/her valid Social Security card, at least one of the following alternative documents may be provided as documentation: **(Section 811 PRA and LIHTC)**
- An original document issued by a federal or state government agency which shows the person's name and SSN along with other identifying information (i.e. SSA benefit award letter)
 - Driver's license or State ID
 - Earnings statement on payroll stubs
 - Bank statement or Form 1099
 - Retirement benefit letter
 - Life insurance policy or court records
 - Other evidence that HUD designates as acceptable **(Section 811 PRA)**
- b) **(LIHTC Only)** If SSN documentation is not available, the household member(s) can provide Management with a signed affidavit stating the SSN. Or, if a SSN has not been assigned, the household member(s) can provide an affidavit stating no SSN has been assigned.
- Applicants will not be rejected for not having a SSN.
- c) Documents that are not originals, or that have been altered, are mutilated or are illegible, or that appear to be forged, will be rejected. In this case, Management will explain the reason why the document is not acceptable, and will request the submission of acceptable documentation within a reasonable time frame, prior to a unit being offered.
- 2) Management will make a copy of the Social Security card for the tenant file, returning the original to the applicant.

(Section 811 PRA units only, not allowable for LIHTC): SSN's will be verified after the electronic transmission of the Move-In certification, via the EIV computer matching program with the Social Security Administration. A copy of the EIV verification will be retained in the tenant file.

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General Eligibility Requirements > SSN requirements > Exceptions (Section 8 Only) - Continued

- 3) Exceptions to SSN Requirements: **(Section 811 PRA only – for #3 a),b) and c)**
 - a) Individuals who acknowledge that they are not entitled to housing assistance because they do not have eligible immigration status. This is documented by the household member's Citizenship Declaration, showing that the individual did not contend eligible immigration status. Mixed households with unassisted, ineligible noncitizens can be admitted with prorated assistance, even though the unassisted individuals do not have SSN documentation.
 - b) Household members who were age 62+ as of January 31, 2010 and whose initial determination of eligibility had already begun prior to January 31, 2010.
 - Persons who previously lived in either a Public and Indian Housing or Multifamily HUD-assisted program will have 50058 or 50059 move-in certifications, with effective dates to support this exception. Documentation **must** be obtained from the prior property (not from the applicant) and will be kept in the tenant file.
 - Exception status for these individuals remains valid, even when the person moves to another HUD-assisted program, and/or if there is a break in tenancy.
 - c) A child **under** the age of **six (6) years old** added to the applicant household within the 6-month period prior to the household's date of admission.
 - The household will have a **maximum of 90 days** after the date of admission to provide the Social Security Number and appropriate documentation.
 - A **90-day extension** may be granted under certain circumstances. If the household does not provide the Social Security number and appropriate documentation within the prescribed timeframe, HUD regulations require that the household's tenancy be terminated.
- 4) Timeframes for providing Social Security Numbers and documentation **(Section 811 PRA only)**
 - a) Although applicants are not required to provide Social Security Number documentation when the application is submitted, documentation for all non-exempt household members **must** be provided before a household can be housed.
 - b) If there is missing SSN documentation for any non-exempt household member when the household reaches the top of the waiting list and a unit is available, then the household will be skipped, in order to admit the next eligible household.
 - The skipped applicant household may keep its position on the waiting list for 90 days from the date they are first offered a unit, to allow them time to provide acceptable SSN documentation.
 - After 90 days, if any household member has not provided SSN documentation, the household will be determined as ineligible and will be removed from the waiting list.
- 5) Adding household members after move-in: **(Section 811 PRA only)**
 - a) For a new member, regardless of age, who has a social security number, SSN documentation **must** be provided no later than the processing of the certification that adds the new person to the household.
 - b) If the new member is a child under 6 without a social security number, the household has 90 days to provide SSN documentation. An additional 90 days will be granted only if failure to provide documentation is due to circumstances beyond the tenant's control. **(Section 811 PRA only)**
 - During this time, the child will appear on tenant certifications with all appropriate benefits and deductions and a TRACS ID will be assigned by HUD.
 - When the SSN documentation is provided, an interim certification will be processed to change the TRACS ID to the verified SSN.
 - If acceptable SSN documentation is not provided by the deadline date, eviction proceedings will begin to terminate tenancy of the household, since the household will be in non-compliance with its lease.

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General Eligibility Requirements - Continued

- C. All adults, as well as any adjudicated minors who are the Head, Spouse or Co-Head in each applicant family, must sign an Authorization for Release of Information (HUD-9887/9887A).

After an adult applicant or household member has signed and submitted a consent form either at admission or at time of the next Annual or Interim Recertification effective January 1, 2025, or after, they will not need to sign and submit subsequent Authorization for Release of Information (HUD 9887/9887A) consent forms except under the following circumstances:

- 1) Any new person age 18 years or older being added to the household must sign prior to joining the household;
 - 2) An existing member of the household turning 18 years of age must sign within **fourteen (14) days** of turning 18 or prior to the next Annual/Interim Recertification, whichever is sooner; and
 - 3) When previously provided consent has been revoked by any adult household member.
- a) If an adult household member voluntarily revokes previously provided consent or leaves a HUD assisted unit, the household's assistance is considered to be terminated and the previously signed consent forms will no longer be in effect.

The executed consent forms contain provisions authorizing HUD and Management to obtain necessary information for verification of an application or to maintain an existing household's assistance, including income information and tax return information.

The executed consent forms will remain effective until the household is denied assistance, assistance is terminated, or if the household provides written notification to Management revoking previously provided consent.

- a) Adult household members have the right to revoke previously provided consent by providing written notice to Management; however, revoking consent will result in termination of assistance for existing households or denial of admission for applicants.

- D. The unit for which the family is applying must be the only residence of each household member.
- E. An applicant must agree to pay the rent required by the housing program(s) under which the applicant will reside and potentially receive assistance.
- F. There are no citizenship or immigration status requirements for 811 PRA program units for applicants at least 18 years of age and under 62 years of age. There are no citizenship requirements for Section 42 LIHTC program units.
- 1) However, all Section 811 PRA household members, including foster children and foster adults, **must** declare their citizenship or immigration status on a Declaration form. For children, the Declaration may be completed by the parent/guardian. Non-citizens who are not immigrants and are in the country on a visa must sign a statement on the form stating they do not claim to have eligible immigration status.

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General Eligibility Requirements - Continued

G. Project Eligibility

There are no elderly/disabled requirements for this property, except for the **ten (10) Section 811 PRA units**.

The **Section 811 PRA** applicant households **must** meet at least one of the following HUD definitions:

2) **Disabled Household (Definition F):**

A disabled household is defined as:

- a) One or more persons, at least one of whom is age 18 years or older with a disability;
- b) Two or more persons with disabilities living together, or one or more such persons who live(s) with someone else who is determined by HUD (based on verification from an appropriate medical professional) to be important to their care or well-being, or
- c) The surviving member or members of a household meeting the description 1) who were living in the unit with the deceased member at the time of his/her death.

3) **Person with a Disability (Handicapped Person) (Definition H):**

A person with disabilities means:

- a) Any adult having a physical, mental or emotional impairment that is expected to be of long-continued and indefinite duration, substantially impedes his/her ability to live independently, and is of a nature that such ability could be improved by more suitable housing conditions.
- b) A person with a developmental disability, who has a severe chronic disability that:
 - is attributed to a mental or physical impairment or combination of such impairments;
 - is manifested before the person attains age 22;
 - is likely to continue indefinitely;
 - results in substantial functional limitation in three or more of the following areas of major life activity:
 - (1) Self-care,
 - (2) Receptive and expressive language,
 - (3) Learning;
 - (4) Mobility,
 - (5) Self-direction,
 - (6) Capacity for independent living.
 - (7) Economic self-sufficiency, and
 - Reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment, or other services of lifelong or extended duration, and are individually planned and coordinated.
- c) A person with a chronic mental illness, i.e. who has a severe, persistent mental or emotional impairment that seriously limits his/her ability to live independently, and whose impairment could be improved by more suitable housing conditions.
- d) A person infected with the human acquired immunodeficiency virus (HIV) and a person who suffers an alcoholism or drug addiction, provided they meet the definition of "persons with disabilities" in Section 811 (42.U.S.C) 8013(k)(2). A person whose sole impairment is a diagnosis of HIV positive or alcoholism or drug addiction (i.e. does not meet the qualifying criteria in Section 811 will not be eligible for occupancy in a Section 811 project.)

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General Eligibility Requirements - Continued

H. Student Eligibility

Student eligibility is determined at Move-In /Initial Certification and at each Annual Certification. Student Eligibility may also be reviewed at Interim Certification, if student status has changed since the last certification.

The Section 811 PRA units layered with Section 42 LIHTC **must** meet the student eligibility criteria for **both** program types. The criteria for each program type is listed below. For the **50 units** with LIHTC and no Section 811 PRA assistance, the LIHTC criteria **must** be met.

Section 811 PRA Program Units

Section 811 PRA assistance will be provided to any otherwise eligible individual who is enrolled as either a part-time or full-time student at an institution of higher education for the purpose of obtaining a degree, certificate, or other program leading to a recognized educational credential, provided the individual meet **ONE or more** of the criteria below.

Based on criteria defined in *HUD Handbook 4350.3 Rev-1 Change 4, 3-13 A.2.*, the individual:

- 1) Is age 24 or older;
- 2) Is married;
- 3) Is a veteran of the United States Military;
- 4) Has a dependent child
- 5) Is a person with disabilities, as such term is defined in section 3(b)(3)E of the 1937 Act, and was receiving assistance under Section 8 of the 1937 Act as of November 30, 2005;
- 6) Is living with his/her parents who are receiving Section 8 assistance;
- 7) Is individually eligible to receive Section 8 assistance or has parents, individually or jointly, who are income-eligible to receive Section 8 assistance;

Or based on criteria defined in *Federal Register Volume 81, Number 183 dated September 21, 2016*, the individual:

- 8) Is an independent student, as defined by the U.S. Department of Education, meeting **ONE or more** of the criteria below:
 - a) Is 24 years of age or older by December 31st of the award year;
 - b) Is a veteran of the Armed Forces of the United States (as defined in subsection (c)(1) of HEA) or is currently serving on active duty in the Armed Forces for other than training purposes;
 - c) Is a graduate or professional student
 - d) Is married
 - e) Has legal dependents other than a spouse
 - f) Meets the definition of “vulnerable youth”
 - Is an orphan, in foster care, or a ward of the court or was an orphan, in foster care, or a ward of the court at any time when the individual was 13 years of age or older;
 - Is, or was immediately prior to attaining the age or majority, an emancipated minor or in legal guardianship as determined by the court of competent jurisdiction in the individual’s State of legal residence;
 - Has been verified, during the school year in which the application is submitted, as either an unaccompanied youth who is a homeless child or youth (as such terms are defined in section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11431 *et seq.*)) or as unaccompanied, at risk of homelessness, and self-supporting by one of the following agencies:
 - (1) A local educational agency homeless liaison, designated pursuant to section 722(g)(1)(J)(ii) of the McKinney-Vento Homeless Assistance Act;
 - (2) The director of a program funded under the Runaway and Homeless Youth Act or designee of the director;

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General Eligibility Requirements > Student Eligibility - Continued

- (3) The director of a program funded under subtitle B of title IV of the McKinney-Vento Homeless Assistance Act (relating to emergency shelter grants) or a designee of the director; or
- (4) A financial aid administrator;
- g) Is a student for whom a financial aid administrator makes a documented determination of independence by reason of other unusual circumstances.

For a student to be eligible for Section 8 assistance, independent of his or her parents (where the income of the parents is not relevant), the student **must** be of legal contract age under state law (**4350.3 Rev-1 Change 4, 3-13 A. 3. a.)**.

Management will verify a student's independence from his or her parents to determine that the student's parents income is not relevant for determining the student's eligibility for assistance by doing **all** of the following (**Federal Register Volume 81, Number 183 dated September 21, 2016**):

- 1) Reviewing and verifying previous address information to determine evidence of a separate household **or** verifying the student meets the U.S. Department of Education's definition of independent student;
- 2) Reviewing a student's prior year income tax returns, and not that of the student's parents, to verify the student is independent **or** verifying the student meets the U.S. Department of Education's definition of independent student; **and**
- 3) Verifying income provided by a parent by requiring a written certification from the individual providing the support. Certification is also required if the parent is providing **no support** to the student. Financial assistance that is provided by persons not living in the unit is part of annual income, **except** if the student meets the U.S. Department of Education's definition of "vulnerable youth," as defined in Section H. 8) f) above.

If an ineligible student is a member of an applicant household, the assistance for the entire household will not be granted. If an ineligible student is a member of an existing household receiving Section 8 assistance, the assistance will be terminated; assistance will not be prorated. An ineligible student will not be evicted or be required to move from a unit as long as the student is in compliance with the terms of the lease.

Any financial assistance a student receives (1) under the Higher Education Act of 1965, (2) from private sources, or (3) from an institute of higher education that is in excess of amounts received for tuition and other required fees/charges, is **included** in annual income; **except** if the student is over the age of 23 with dependent children **or** the student is living with his or her parents who are receiving Section 8 assistance. Financial assistance that is provided by persons not living in the unit is not part of annual income, if the student meets the definition of "vulnerable youth," as defined in Section H. 8) f) above.

Section 42 LIHTC Program Units

The LIHTC definition of "student" includes any household member attending public or private elementary schools, middle or junior high schools, senior high schools, colleges, universities, technical, trade, or mechanical schools but does not include those attending on-the-job training courses. Households composed entirely of full-time students are not eligible for the LIHTC program unless they meet one of the criteria noted below.

To qualify for LIHTC housing, the household **must** meet one of the criteria noted below. Please note that Management may require verification.

- 1) The household contains **at least one occupant** who is not a student, has not been a student, and will not be a student for **five (5) or more months during the current and/or upcoming calendar year** (months need not be consecutive).
- 2) The household contains **all** students but is qualified because one of the household members is **a part-time student**.
- 3) The household contains **all full-time students** for **five (5) or more months** during the current and/or upcoming calendar year (months need not be consecutive) but the household qualifies due to one of the reasons below.
 - a) At least one student is receiving assistance under Title IV of the Social Security Act

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General Eligibility Requirements > Student Eligibility - Continued

- b) At least one student was previously under the care and placement responsibility of the state agency responsible for administering foster care
- c) At least one student participates in a program receiving assistance under the Job Training Partnership Act, Workforce Investment Act, or other similar federal, state, or local laws.
- d) At least one student is a single parent with child(ren) **and** this parent is not a dependent of another individual **and** the child(ren) is/are not dependent(s) of someone other than a parent
- e) The students are married and entitled to file a joint tax return

I. The Violence Against Women Act

The Violence Against Women Reauthorization Act of 2013 (VAWA) applies for **all** victims of domestic violence, dating violence, sexual assault or stalking, regardless of sex, gender identity, or sexual orientation, and will be applied consistent with **all** nondiscrimination and fair housing requirements.

VAWA protects housing assistance applicants and residents who have been victimized by domestic violence, dating violence, sexual assault or stalking as follows:

- 1) Applicants cannot be denied rental assistance solely because they were previously evicted from an assisted site for being victims;
- 2) Applicants cannot be denied assistance solely for criminal activity or other acts against them that were directly related to domestic violence, dating violence, sexual assault or stalking;
- 3) Residents cannot be evicted, nor have their subsidies terminated solely because they were victims of domestic violence, dating violence, sexual assault or stalking. Being a victim does not qualify as a “serious or repeated violation of the lease” or “other good cause” for eviction.
- 4) The perpetrator(s) may be evicted and/or their names removed from leases. Remaining household members may continue residency as long as they are eligible.
 - a) The remaining household members will have **90 days** to establish eligibility, other than citizenship, for the program **(Section 811 PRA only; no citizenship requirements for LIHTC)**, or to find new housing. Management will issue **one 60-day extension** following the initial **90-day** time frame, if necessary.
 - b) If the remaining household members are ineligible noncitizens, said members have **30 days** to prove eligible immigration status or to find other housing. There are no extensions allowed. **(Section 811 PRA only; no citizenship requirements for LIHTC).**

The ‘Notice of Occupancy Rights Under the Violence Against Women Act’ (Form HUD-5380) will be provided to a tenant or applicant at three specific times:

- 1) When an individual is denied residency
- 2) When an individual is admitted to an assisted unit, and
- 3) With any notification of eviction or termination of assistance

Each household member 18 or over (or emancipated minor) that signs the lease will also sign the VAWA lease addendum, each time a lease is executed.

If an individual is a victim of domestic violence, dating violence, sexual assault or stalking, the household member will complete the HUD form ‘*Certification of Domestic Violence, Dating Violence, Sexual Assault or Stalking and Alternate Documentation*’ (Form HUD-5382), which includes names of perpetrator(s), if known. In lieu of completing this certification, or in addition to it, the individual may provide a federal, state, tribal, territorial, or local police record or court record; or documentation signed by an employee, agent, volunteer of a victim service provider, an attorney, or medical professional from whom the victim has sought assistance in addressing domestic violence, dating violence, sexual assault or stalking, or the effects of the abuse in which the professional attests under penalty of perjury under 28 U.S.C

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General Eligibility Requirements > Violence Against Women Act - Continued

1746 to the professional's belief that the incident(s) are bona fide incidents of abuse, and the victim of domestic violence, dating violence, sexual assault or stalking has signed or attested to the documentations. While the above proof may be submitted by the individual in lieu of or in addition to completing the certification, the proof is not required.

The identity of the victim and all information provided to the owner will be retained in confidence and will not be entered into any shared database or provided to a related entity, except to the extent that the disclosure is requested or consented to by the individual in writing, required for use in an eviction proceeding, or otherwise applicable by law.

All documentation relating to an individual's domestic violence, dating violence, sexual assault or stalking will be retained in a separate file that is kept in a separate secure location from other tenant files.

NOTE: Where applicable, information regarding preferences adopted for VAWA victims can be found in the Waiting List Preferences section of this plan. Information regarding VAWA Emergency Transfers can be found in the Unit Transfer Policies section of this plan. Management's Emergency Transfer Plan is available upon request.

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APPLICATION INTAKE AND PROCESSING

It is Management policy to accept and process pre-applications and applications as defined below; and in accordance with applicable HUD Handbooks and HUD and Section 42 LIHTC program regulations.

Management will perform marketing activities in accordance with its Affirmative Fair Housing Marketing Plan, with the aim of marketing to potential applicants in its geographical area who are least likely to apply.

Pre-applications can be obtained from Management via phone, in person at the site during normal business hours, by written request mailed to the property, or by printing application from the property website at www.laconiahousing.org.

All submitted pre-applications **must** be in writing, on forms provided. If an applicant is unable to complete a pre-application, due to a disability, a third party can assist in the completion of the form. All members of the household **must** be listed on the pre-application. Only fully completed pre-applications signed by the head of household will be accepted; return to the office in person or U.S.P.S. mail to the attention of the Property Manager.

Pre-applications **must** be completed and signed and can be returned to the office in person, via fax, email or U.S.P.S. mail (to the attention of the Property Manager) at 22 Strafford St., Laconia, NH 03246.

All **LIHTC** applicants will be given the opportunity to report their race and ethnic data as part of the pre-application, for statistical information. This demographic information is not used to determine applicant eligibility. The information is gathered to report the demographic makeup of applicant traffic to the agency administering the LIHTC program.

All **Section 811 PRA** applicants will be provided with **HUD Form 92006, Supplement to the Application for Federally Assisted Housing**. This form gives applicant households the option of including contact information for a family member, friend or social service agency worker who can assist with services and special needs, or in resolving tenant issues. Although the applicant is not required to provide another contact, the applicant **must** sign and return the form along with the completed application.

All **HUD 811 PRA** applicants will also be provided with **HUD Form 27061-H, Race and Ethnic Data Reporting Form**. Management requests this form be returned with the completed application. This demographic information is not used to determine applicant eligibility. The information is gathered to report to HUD the demographic makeup of applicant traffic, to comply with HUD's Affirmative Fair Housing Marketing Plan requirements.

Staff or staff-provided assistance will be available upon request. This may take the form of answering questions about the pre-application; helping applicants who might have literacy, vision, or limited English proficiency challenges via oral or written translation; or large print; and, in general, make it possible for interested parties to apply for assisted housing. Applicants may bring an individual with them, to help with the pre-application, if desired.

Upon determination that the pre-application is completed, staff will add, via handwriting or stamp, the date and time the pre-application was received, followed by the initials of the person accepting the application. The applicant will be added to the waiting list(s), if applicable. All pre-applications will be kept at the property or its file storage locations.

If the pre-application received is not fully complete (including any required attachments) and/or is not signed and dated by the head of household, the pre-application will be returned to the household and the household will not be added to the waiting list.

As the applicant approaches the top of the waiting list, a full application **must** be completed, listing all members of the household. The application **must** be signed by the head of household and all additional household members 18 years of age or older. See 'Applicant Interviews' section of this document for more information.

Normandin Square Apartments

Application Intake and Processing – Continued

A. Applicant Screening Process

Screening is used to help ensure that families admitted to the property will abide by the terms of the lease, pay rent on time, take care of the property and unit, and allow all residents to peacefully enjoy their homes. Information collected through the screening process enables owners to make informed decisions to admit applicants who are most likely to comply with the terms of the lease. Management relies on the defined screening criteria as an objective means to determine disqualification to ensure that the same criteria is applied consistently among all applicants screened.

Screening results will be stored in the tenant file for any households granted admission to the property. For rejected households, the screening results will be stored with the application, and other applicable documentation, for the **three (3) years** following the rejection.

Listed below are the criteria and methods used to review the household's application:

1) **Criminal Background Check**

The presence of a criminal record will not automatically disqualify an applicant. In general, Management will evaluate the nature of the record in context to the age of the criminal record and the risk that the criminal history poses to the health and safety of the residents living within our community, and the risk to the property of our residents. Criminal history checks of convictions will be completed by local, state and federal authorities and/or a professional criminal and credit checking agency. Our criminal screening criteria was developed in an effort to ensure the continuance of safe housing without having a disparate impact on applicants, based on the criminal history review

The following items establish our screening criteria to determine whether applicants will be suitable tenants.

- a) Conviction of any household member for **violent criminal activity** within the past **ten (10) years** will result in the rejection of the application.
- b) Any household containing any member with **convictions** within the past **five (5) years**, due to **drug-related criminal activity** will be rejected.
- c) Any conviction within the past **five (5) years** which involved **deliberate injury to a person or property** will result in the application being rejected.
- d) Any conviction for the **passing of worthless checks, theft from employer, fraud (including credit card, welfare or worker's comp), identity theft, embezzlement, or forgery** within the past **three (3) years** will result in the application being rejected.
- e) Any conviction for the **sale, distribution or manufacture of any controlled or illegal substance**, as well as any conviction within the past **five (5) years** involving **illegal use or possession of any controlled or illegal substance** will result in the application being rejected.
- f) Any conviction for any **sexual offense** within the past **seven (7) years** will result in the application being rejected.
- g) Any conviction which involved **bodily harm to a child** within the past **twenty (20) years** will result in the application being rejected.
- h) A felony conviction within the last ten (10) years will result in the application being rejected or any parole violations for a felony conviction within the past 5 years. A pattern of felonies may result in the application denial.
- i) Management will **reject** a household in which any member is currently engaged in illegal use of drugs or when the owner has reasonable cause to believe that a member's illegal use or pattern of illegal use of a drug may interfere with health, safety, and right to peaceful enjoyment of the property by other residents. The screening standards will be based on behavior, not the condition of drug abuse.
- j) Management will **reject** a household in which there is reasonable cause to believe that member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety, and right to peaceful enjoyment by other residents. The screening standards will be based on the behavior, not the condition of alcoholism or alcohol abuse.

Normandin Square Apartments

Application Intake and Processing > Applicant Screening Process > Criminal Background Check – Continued

- k) Management will **prohibit admission** of any household containing any member (including Live-in Aide) who was evicted in the last **three (3) years** from federally assisted housing for **drug-related criminal activity**, unless one of the following exceptions apply:
- The applicant has successfully completed a formal, supervised drug rehabilitation program, or
 - The person who was evicted for the drug-related criminal activity is no longer a household member.

Despite any changes to state laws, the use of medical marijuana is illegal under federal law. Any references to drug use above will include the use of medical marijuana. LIHTC requires that Management deny admission to any household with a member who they determine is, at the time of application for admission, illegally using marijuana.

If any household member engages in criminal activity (including sexual offenses) while living on site, termination of tenancy will be pursued to the extent allowed by the lease, LIHTC regulations, and state/local law. To avoid eviction of the household, the family will be given the opportunity to remove the member engaging in criminal activity from the household.

Management may deny admission of an applicant, if the criminal background check indicates the applicant provided false information. LIHTC requires Management to deny admission if the State sex offender registration record indicates the applicant provided false information. If Management denies admission of the applicant, Management will:

- a) Notify the applicant of the proposed denial of admission.
- b) Provide the subject of the record and the applicant with a copy of the information the action is based on.
- c) Provide the applicant with an opportunity to dispute the accuracy and relevance of the information obtained from any law enforcement agency.

2) Sex Offender Registry Check

Section 811 PRA program requires Management is required to ask whether any member of the applicant household is subject to a lifetime sex offender registration requirement in any state. Applicants **must** provide a complete list of **all** states in which every household member has lived. Failure to provide accurate information to Management is grounds to deny the application.

Section 811 PRA program prohibits admission of any individual that is subject to a lifetime sex offender registration requirement in any state. If Management determines that a member of the applicant household is subject to a lifetime sex offender registration in any state, the family will be given the opportunity to remove the ineligible household member from the applicant household.

- If the family chooses not to remove this individual from their applicant family, the household's application will be denied. The written rejection notice will clearly state this as the reason the family is being denied admission.

For rejected applicants, search results will be kept with the application for **three (3) years**. For admitted households, search results will be kept with the approved application in the tenant file for the term of **tenancy plus three (3) years**. Management verifies if any household member is subject to a state sex offender lifetime registration requirement by searching **all** states, regardless of where the property is located and where the individual has stated s/he lives or has lived.

Management verifies if any household member is subject to a state sex offender lifetime registration requirement via the **Dru Sjodin National Sex Offender** website at <http://www.nsopw.gov>, which automatically searches sex offender registries in **all** states.

Normandin Square Apartments

Application Intake and Processing > Applicant Screening Process - Continued

If Management identifies that a household member moved in after June 25, 2001, and the tenant falsified information or failed to disclose criminal history; or that Management did not adequately check all states where the household member lived, termination of tenancy will be immediately pursued.

Persons who are subject to a state lifetime sex offender registration requirement who were admitted prior to June 25, 2001 **must not** be evicted unless they commit criminal activity while living in federally assisted housing; **or** have some other lease violation, in which case Management will terminate the tenancy and pursue eviction in accordance with state and local laws.

3) **Credit Check (Section 811 PRA program and Section 42 LIHTC program)**

Applicants will not be rejected for lack of a credit history. Previous landlord(s) will be contacted to determine if the applicant paid rent on time and/or left the property with any unpaid balances.

A professional credit checking agency will be used to provide a credit report for each applicant household. No cost will be charged to the applicant. Management does not evaluate the applicant's credit check for the amount of unpaid bills or the credit score.

Applicants will be rejected if any of the following credit information is verified for any member of the applicant family:

- a) Applicant currently has any outstanding landlord or utility collections.
- b) Applicant has had more than **one (1)** previous **non-payment procedure in housing court** during the past **five (5) years**.

Exception: Medical collections and/or if applicant has proof of repayment of debt. Proof **must** be a statement of satisfaction from creditor, court, or other legal proof.

4) **Prior Landlord Check (Section 811 PRA program and Section 42 LIHTC program)**

If any household member was a previous resident at this property, or any other Laconia Housing Property, the tenant file will be checked. If there is documentation that the tenant was repeatedly notified of rules violations, lease violations, or if the household left the property owing unpaid rent or damages, the application will be rejected.

Applicant rental history will be checked by contacting the current landlord and reviewing the last **three (3) years** of rental history or the last **two (2) tenancies**, whichever is greater. Acceptable topics of discussion include but are not limited to: cooperation with recertification processes, compliance with the lease and house rules, rent payment, and housekeeping.

- a) An applicant household will be rejected if any member of the household has left another affordable housing property owing unpaid rent or damages.
- b) An application will be rejected if the household has been evicted from a previous residence or has a history of lease violations within the past **five (5) years**.
- c) Any member is currently engaged illegal use of drugs of when the owner has reasonable cause to believe that a member's illegal use or pattern of illegal use of a drug may interfere with health, safety, and right to peaceful enjoyment of the property by other residents. The screening standards will be based on behavior, not the condition of drug abuse.
- d) There is reasonable cause to believe that member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety, and right to peaceful enjoyment by other residents. The screening standards will be based on the behavior, not the condition of alcoholism or alcohol abuse.

Normandin Square Apartments

Application Intake and Processing > Applicant Screening Process - Continued

- e) Management will prohibit admission of any household containing any member (including Live-In Aide) who was evicted in the last **three (3) years** from federally assisted housing for drug-related criminal activity, unless one of the following exceptions apply:
- The applicant has successfully completed a formal, supervised drug rehabilitation program, or
 - The person who was evicted for the drug-related criminal activity is no longer a household member.

OCCUPANCY STANDARDS

Applicant households **must** meet the established occupancy standards of local Landlord/Tenant laws. As a general policy, there should be a minimum of one person per bedroom and no more than two persons per bedroom.

Units will be assigned in accordance with the following standards:

Bedroom Size	Minimum Occupancy	Maximum Occupancy
1 Bedroom	1 person	2 persons
2 Bedroom	2 persons	4 persons

After moving in, if changes in household composition cause a household to be ineligible for the current unit, the family **must** transfer, **within 30 days**, to the first available unit of the proper size based on these occupancy standards.

Normandin Square Apartments

DETERMINATION OF APPLICANT ELIGIBILITY: APPLICATION ACCEPTANCE AND REJECTION

Information needed to determine applicant eligibility will be obtained, verified, and the determination of applicant eligibility performed, in accordance with program and property eligibility requirements. Eligible applicants will be placed on the waiting list(s), and will be promptly issued a preliminary notice of eligibility, or a rejection notice, as appropriate.

Management reserves the right to reject applicants for admission, if it is determined that the applicant or any member of the household falls within any one or more of the following categories:

A. Misrepresentation:

Willful or serious misrepresentation in the application procedure or certification process for any government assisted dwelling unit.

B. Records of Disturbance of Neighbors, Destruction of Property or Other Disruptive or Dangerous Behavior:

Includes documented instances of behavior or conduct which adversely affects the safety or welfare of other persons by physical violence, gross negligence or irresponsibility which damages the equipment or premises in which the family resides; or which is disturbing or dangerous to neighbors or disrupts sound family and community life.

C. Violent Behavior:

Includes documented evidence of acts of violence or of any other conduct which would constitute a danger or disruption to the peaceful occupancy of neighbors.

D. Non-Compliance with Rental Agreement:

Includes evidence of any failure to comply with the terms of rental agreements at prior residences, such as failure to recertify as required, providing shelter to unauthorized persons, keeping unauthorized pets, or other acts in violation of rules and regulations.

E. Owing Prior Landlords:

Applicants who owe a balance to present or prior landlords will not be considered for admission until the account is paid in full and reasonable assurance is obtained that the contributing causes for nonpayment of rent or damages have changed sufficiently to enable the family to pay rent and other charges when due.

F. Ineligible Students:

Applicant households whose members include an 'ineligible student' per LIHTC regulations. See prior section 'General Eligibility Requirements > H. Student Eligibility'.

G. Unsanitary or Hazardous Housekeeping:

Includes creating any health or safety hazard through acts of neglect, and/or causing or permitting any damage to, or misuse of premises and equipment; causing or permitting infestation, foul odors or other problems injurious to other persons' health, welfare or enjoyment of the premises; depositing garbage improperly; failing to reasonably and properly use all utilities, facilities, services, appliances and equipment within the dwelling unit, or failing to maintain them in a clean condition; or any other conduct or neglect which could result in health or safety problems or damage to the premises.

H. Criminal Activity:

The presence of a criminal record will not automatically disqualify an applicant. Management has established a policy to reject applications where the applicant or any household member has engaged in certain criminal activity. The activities that will be grounds for rejection of an application are defined in (prior section) 'Applicant Screening Process > Criminal Background Check'.

I. Social Security Number Documentation (Section 811 PRA only):

If there is missing SSN documentation for any non-exempt household member when the household reaches the top of the waiting list and a unit is available, then the household will be skipped, in order to admit the next eligible household. The skipped applicant household may keep its position on the waiting list for **90 days** from the date they are first offered a unit, to allow them time to provide acceptable SSN documentation. After **90 days**, if any household member has not provided SSN documentation, the household will be determined as ineligible and will be removed from the waiting list.

Normandin Square Apartments

Determination of Applicant Eligibility: Application Acceptance and Rejection - Continued

J. Credit History:

Applicants will not be rejected for lack of a credit history. Grounds for rejection in an application are defined in Section 'Application Intake and Processing > Applicant Screening Process > Credit Check'.

All applicant rejections will be made in writing, and will include specific reason(s) for the rejection. The rejected applicant has the right to respond, in writing, **within 14 calendar days**, to request a meeting to dispute the rejection. Persons with disabilities have the right to request reasonable accommodations to participate in the grievance process. This meeting will be conducted by a member of the Owner or Management staff who was not involved in the initial decision to deny admission or assistance. Management will provide written determination to the applicant within **five (5) days** of the meeting.

Rejected applicants will be given a copy of The Notice of Occupancy Rights Under the Violence Against Women Act. Rejected applicants will be given the opportunity to assert that he or she is a victim of domestic violence, dating violence, sexual assault and/or stalking and eligible for VAWA protections.

Normandin Square Apartments

APPLICANTS WHO REQUIRE REASONABLE ACCOMMODATIONS, INCLUDING LIVE-IN AIDES

A reasonable accommodation is a change, exception, or adjustment to a program, service, building, dwelling unit, or workplace that will allow a qualified person with a disability to fully participate in a program, take advantage of a service, live in a dwelling unit, or perform a job. Examples of reasonable accommodations include physical adaptations to units, Live-in Aides and assistance animals.

For reasonable accommodations to apply there are several requirements. First, the applicant **must** have a verifiable disability (mental or physical impairment that substantially limits one or more major life activities) as applicable to the property's program type.

Next, the disability **must** have a direct correlation to the accommodation being requested by the applicant. And, the applicant **must** request a reasonable accommodation and provide verification of his/her disability and his/her need for the accommodation. Finally, for the accommodation to be reasonable it cannot result in an undue financial and administrative burden to the property, or result in a fundamental alteration in the nature of the program or service offered.

In some situations, even with reasonable accommodations, applicants with disabilities cannot meet essential program requirements. In these situations the applicant is not eligible and the applicant will be rejected. Examples of such situations include cases where the applicant's behavior or performance in past housing caused a direct threat to the health or safety of persons or property; past history or other information that shows the applicant's inability to comply with the terms of the property's lease; or an objective determination that the applicant would require services from Management that represent an alteration in the fundamental nature of the property's program.

If an applicant makes a request, Management will provide a reasonable accommodation if the applicant has a verifiable disability that is directly related to the request and providing the reasonable accommodation will not result in an undue financial and administrative burden to Management or to the owner.

Reasonable accommodations may include changes in the method of administering policies, procedures, or services.

In providing reasonable accommodations for, or performing structural modifications for otherwise qualified individuals with disabilities, the property is not required to:

- Make structural alterations that require the removal or altering of a load-bearing structure,
- Provide support services that are not already part of its housing programs,
- Take any action that would result in a fundamental alteration in the nature of the program or service, or
- Take any action that would result in an undue financial and administrative burden on the property, including structural impracticality as defined in the Uniform Federal Accessibility Standards (UFAS).

If Management approves reasonable accommodations to be made by tenant to their unit, at his/her own expense, Management may require the tenant to remove the accommodation (or have it removed) upon vacating the unit.

Live-In Aides are considered to be a reasonable accommodation. Property Management **must** obtain verification that the Live-In Aide is needed to provide necessary supportive services essential to the care and well-being of the individual, and that there is a disability-related need for the Live-In Aide. This verification will be obtained from the individual's physician, medical practitioner or health care provider.

The Live-In Aide cannot stay in the unit as a remaining family member, once the tenant who needs the services leaves the unit or dies. Live-In Aides who violate any of the property's House Rules will be subject to eviction. Live-In Aides **must** meet the same screening criteria as any other applicant, with the exception of credit checks.

Normandin Square Apartments

WAITING LIST PREFERENCES

This property has a preference for LIHTC Units (HCV) eligible residents. **Section 811 PRA** residents are referred to the property by the New Hampshire Division of Health and Human Services.

Eligible HUD 811 PRA applicants will be moved to the top of the waiting list, in the order applications were received for the available unit.

If there are no eligible HUD 811 PRA applicants, then applicants having a Housing Choice Voucher (HCV) are moved to the top of the waiting list in the order applications were received.

Preferences do not make anyone eligible who was not otherwise eligible; and they do not change or circumvent tenant screening criteria.

WAITING LIST MANAGEMENT

Management administers the property's waiting list as listed below:

A. Closing and Re-Opening the Waiting List(s):

In order to maintain a balanced application pool, Management may restrict or suspend the acceptance of applications and close the waiting list. Decisions about closing the waiting list will be determined based on the number of applications available and the ability of the property to house an applicant in an appropriate unit within a five-year (5) period .

Should Management ever choose in the future to close and reopen the waiting list, both actions and any restrictions on accepting applications, will be publicly announced in publication(s) likely to be read by potential applicants. Advertisements will include information about where and when to apply and will conform to the advertising and outreach practices described in the property's Affirmative Fair Housing Marketing Plan.

During the period when the waiting list is closed, the property will not maintain a list of individuals who wish to be notified when the waiting list is reopened.

B. Updating the Waiting List(s):

The waiting list will be updated as needed, to keep applicant information current, and to remove anyone who wants to be removed or no longer qualifies for admission to the property.

A letter will be sent to each applicant, asking for outdated information to be updated in writing, and asking whether the applicant wishes to remain on the waiting list or not. Confirmation **must** be returned to the property, in writing, using any forms which may be provided, **within 30 calendar days** of the letter's postmark date. Upon request, assistance will be provided to any applicant households with disabilities or limited English proficiency, to enable them to meet this deadline.

When applicants notify the property of changes in household composition, the waiting list information will be updated, and a determination will be made as to whether or not the household needs a different unit size. The household will keep its original application date and place on the waiting list in the event of this type of change.

C. Removal of Applicants from the Waiting List(s):

The property will not remove an applicant's name from the Waiting List unless:

- 1) The applicant requests that his/her name be removed.
- 2) The applicant was clearly told, in writing, of the requirement to advise the property of his/her continued interest in housing by a particular time, and failed to do so, even after being provided with reasonable accommodations in the event of handicap or disability.
- 3) The property attempted to contact the applicant in writing, but the letter was returned by the U.S. Postal Service as undeliverable.
- 4) The property has notified the applicant, in writing, of its intention to remove the applicant's name because the applicant no longer qualifies for assisted housing.

Normandin Square Apartments

Waiting List Management > Removal of Applicants from the Waiting Lists(s) – Continued

- 5) The applicant refused **one (1) offer** of a unit without good cause; if applicant refused **two (2) offers** of a unit with good cause. See 'Offering a Unit' Section for definition of 'good cause'.
- 6) The applicant accepted an offer of a unit but failed to move in on time, without notice.
- 7) The applicant household needs a different size unit due to a household composition change, and the property has no units of that size
- 8) The **Section 811 PRA applicant** household failed to provide SSN documentation for any non-exempt household member after the expiration of the provided grace period.

Any applicant name(s) removed from the waiting list will be documented with the date and time of the removal. If an applicant is removed from the waiting list, and Management later learns that the applicant was removed in error, or the applicant did not respond to information or updates because of a disability, the applicant **must** be reinstated at the original place on the waiting list.

APPLICANT INTERVIEWS

As the applicant approaches the top of the waiting list, (LIHTC program, Section 811 PRA program applicants are maintained on a separate waiting list. Section 811 PRA program applicants are referred to the property), a full application **must** be completed, listing all members of the household. The application **must** be signed by the head of household and all additional household members 18 years of age or older. Management will interview the applicant, along with appropriate family members and/or caseworkers, and explain the regulations and policies associated with the property. The interview shall be conducted with topics including, but not limited to:

- Income/assets and household composition, reviewed for all applicants. Expenses are reviewed for **Section 811 PRA program units only**.
- Applicant-paid utilities
- The requirement for all household members age **18+** to sign consent for release of information forms
- Proof of legal residence will be collected
- Declaration forms will be collected for each household member (**Section 811 PRA program units only**)
- Applicant's ability and willingness to comply with the terms of the property's lease and community's policies
- Statutory, HUD, state and local preferences, if any
- HUD required SSN documentation will be collected for all **Section 811 PRA** household members
- Violence Against Women Act

All reasonable efforts will be made to offer reasonable accommodations as requested by applicants with disabilities and/or limited English proficiency during the application process, as well as during tenancy and for all appeal processes.

Normandin Square Apartments

VERIFICATION REQUIREMENTS

The property will obtain verifications in compliance with requirements set forth in the HUD Handbook 4350.3 and the NH DCA LIHTC Compliance Manual.

A. Types of Verification Required

All information relative to the following items must be verified based on the applicable subsidy type and program requirements, which may differ between Section 811 PRA program and Section 42 LIHTC program.

- 1) Eligibility for admission, such as:
 - a) Income, assets, and asset income
 - b) Household composition
 - c) Social Security Number documentation or other form of identification verification for all **non-exempt Section 811 PRA** household members; or affidavit from applicant if SSN was not issued or documentation is not available for **LIHTC** applicants.
 - d) Need for a unit specifically adapted for mobility, vision or hearing impairments
 - e) Verification of student status and eligibility
- 2) Allowable deductions, for items such as: (**Section 811 PRA program units only; not applicable to Section 42 LIHTC units**)
 - a) Disability/handicap household head, spouse and/or co-head
 - b) Full time student status
 - c) Child care costs
 - d) Disability assistance expenses
 - e) Medical expenses (**for Section 811 PRA only**)
- 3) Compliance with resident selection guidelines, such as:
 - a) Proof of ability to pay rent
 - b) Previously demonstrated adherence to lease for previous rentals
 - c) Positive prior landlord reference(s) for prior **five (5) years**: rent-paying, caring for a home with safe, clean, satisfactory housekeeping habits, based on documented Management's visit to current dwelling
 - d) No verified, disqualifying history of drug-related, sex offender or violent criminal activity of any household member,
 - e) Absence of objectively verified behavior that would give Management reasonable cause to believe that the applicant's abuse of drugs/alcohol would interfere with the health, safety and right to peaceful enjoyment of the property by other residents or staff.

Any of the above items which result in the denial of the applicant **must** be documented, and appropriate verification forms/letters placed in the applicant's file

B. Period for Verification:

Only verified information that is within **120 days** of the date presented to Management may be used for verification for **Section 811 PRA program units**. Verifications for **Section 42 LIHTC program units** must be dated and received within **120 days of the certification effective date**. Verified information not subject to change (such as a person's date of birth) need not be re-verified.

C. Forms of Verification: Documentation required as part of the verification process may include:

- 1) Checklists completed as part of the interview process, signed by the applicant
- 2) Verification forms completed and signed by third parties

Normandin Square Apartments

Verification Requirements > Forms of Verification-Continued

- 3) Use of HUD's EIV (Enterprise Income Verification) system, a computerized database containing Social Security and employment/unemployment income. **(Section 811 PRA program only; not applicable to Section 42 LIHTC units)**
- 4) Reports of interviews
- 5) Documentation provided by the applicant, i.e. award letters, pay stubs, bank statements
- 6) Notes of telephone conversations with reliable sources, faxes, e-mail or internet correspondence. At a minimum, each file notation will indicate the date and time of the conversation, source of the information, name and job title of the individual contacted, and a written summary of the information received.
- 7) Verification of student status, as described in General Eligibility Requirements > H. Student Eligibility'

Management staff will be the final judge of the credibility of any verifications submitted by an applicant. If front-line staff considers documentation to be doubtful, it will be reviewed by Management staff who will make a ruling about its acceptability. Management staff will continue to pursue credible documentation until it is obtained or the applicant is rejected for failing to produce it.

D. Sources of information to be checked may include, but are not limited to:

- 1) The applicant by means of interviews
- 2) Present and former housing providers
- 3) Present and former employers
- 4) HUD's EIV (Enterprise Income Verification) system, a computerized database containing social security and employment/unemployment income information **(Section 811 PRA units only; not applicable to Section 42 LIHTC units)**
- 5) Credit Checks
- 6) Social workers, parole officers, court records, drug treatment centers, physician, clergy, INS **(Section 811 PRA only)**
- 7) Law enforcement

E. Preferred Forms of Verification: Verifications will be attempted in the following order:

- 1) HUD's electronic EIV system, The Work Number or other state government databases, as applicable **(Section 811 PRA program units only; not applicable to Section 42 LIHTC units)**
- 2) Written third-party verification generated by the source of the income, which may be provided by the applicant
- 3) Oral third-party verification from the source of the income
- 4) Family (self) certification when information can't be verified by a method above

F. Applicant history will be checked using the following methods:

- 1) Past performance meeting financial obligations, especially rent:
 - a) Credit checks will be completed with a professional credit checking agency, searching national databases. Criteria for admission is described in (prior section) 'Applicant Intake and Processing > A. Applicant Screening'.
 - b) Contacting the current landlord and review of last **five (5) years** rental history or last **two (2) tenancies**, whichever is greater.
 - c) Otherwise-eligible households who apply for housing with outstanding balances owed to their current property, or to this property as a past tenant are ineligible.
 - After the applicant presents proof of payment of any such balances, s/he may re-apply and, if otherwise eligible, will be added to the waiting list based on the re-application date

Normandin Square Apartments

Verification Requirements > Forms of Verification - Continued

- 2) Disturbance of neighbors, destruction of property, or living or housekeeping habits that would pose a threat to other residents:
 - a) Staff will check for these potential problems with the current landlord and review of last **five (5) years** rental history or last **two (2) tenancies**, whichever is greater.
 - b) If the applicant is not currently living under a lease, the housing provider will be asked to verify the applicant's ability to comply with property lease terms as it relates to these guidelines. Any unit for which the applicant has upkeep responsibility may be physically checked.
 - c) An applicant's behavior toward the Property Manager and other staff will be considered as indicative of future behavior toward neighbors. Physical or verbal abuse or threats by an applicant toward property staff will be noted in the file.
- 3) Involvement in criminal activity on the part of any applicant household member which would adversely affect the health, safety, or welfare of other residents.
 - a) Criminal history checks of convictions with registries, local, state and federal authorities and/or a professional criminal and credit checking agency will be done.
 - b) Applicants who are listed on lifetime sex offender registries in any state will be rejected.
- 4) A record of eviction from housing or termination from residential programs will be considered:
 - a) Property Management will check property records, Management records, and other records to determine whether the applicants have been evicted from this property, any other assisted housing, or any other property in the past.
 - b) Records of evictions from residential programs will be checked with service agencies and with any housing providers referred by the applicant.
- 5) Current residence in other HUD assisted housing (**Section 811 PRA only**):
 - a) Applicant households **must** disclose if any household member is currently receiving housing assistance. Households are not permitted to receive assistance in multiple households for the same time period, or to receive assistance if more than one residence will be maintained.
 - b) HUD provides Management with information about whether each applicant receives HUD assistance, and where that residence is located. (**Section 811 PRA program only; not applicable to Section 42 LIHTC units**)
 - c) Management will use the EIV (computerized Enterprise Income Verification) system's Existing Tenant Search report to identify all household members (including Live-in Aides and foster members) who currently reside in HUD's Public and Indian Housing, or Multifamily programs. (**Section 811 PRA program only; not applicable to Section 42 LIHTC units**)
 - This report will be printed for each member of the applicant family when processing the applicant for admission, prior to offering a unit.
 - If any family member is currently living in another PIH/MF assisted unit, plans to vacate that unit will be discussed with the applicant. Move-Out/Move-In dates will be coordinated with Management at the other assisted property to avoid HUD being billed for double subsidy.
 - Results of discussions with the applicant and/or other site will be recorded on the Existing Tenant Search.
 - For applicants who move into the property, the Existing Tenant Search report(s), along with all documentation, will be kept in the tenant file with the application for the term of **tenancy plus three (3) years**. For applicants who do not move in, the report(s) and documentation will be retained, along with the application, for **three (3) years**.
 - d) Applicants living in other HUD-assisted housing may apply to this property. However, the applicant **must** move out of the current property before HUD assistance can begin at this property. Special circumstances exist:
 - for minor children where both parents legally share custody and
 - for HUD-assisted household members in another property who are moving in order to establish a new household, when remaining family members will stay in the old unit.

Normandin Square Apartments

Verification Requirements > Forms of Verification - Continued

- e) If any member of the applicant household fails to accurately disclose his/her rental status, the application may be denied based on "misrepresentation of information." After move-in, if any household member receives, or tries to receive, HUD housing assistance at another property while still living at this property, the household will be required to repay HUD for all overpaid assistance.

ATTEMPTED FRAUD

Any information provided by the applicant that verification proves to be untrue may be used to disqualify the applicant for admission on the basis of attempted fraud. The property considers false information about the following to be grounds for rejecting an applicant:

- Income and/or assets
- Household composition
- Social Security Numbers (**Section 811 PRA only**)
- Preferences and priorities
- Eligibility for allowances
- Previous residence history or criminal history
- Citizenship, naturalization, and/or eligible immigration status (**Section 811 PRA only**)

If, during the course of processing an application, it becomes evident that an applicant has falsified or otherwise willfully misrepresented any facts about his/her current situation, criminal history, or behavior in a manner that would affect eligibility, priorities, application selection criteria qualification, allowances or rent, the application will be rejected.

During the course of processing an application, there may be errors in name spellings, dates of birth and other such data, resulting in inaccurate criminal, credit, or other screening. In these cases, screening may be re-done. If these checks result in documentation of circumstances that would have caused an applicant to be rejected, the application will be rejected. If the applicant has already moved in, this evidence may be the cause of eviction proceedings.

Unintentional errors will not be used as a basis to reject applicants.

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OFFERING A UNIT

Applicants **must** meet all the eligibility and property-specific admission requirements described in prior sections of this Tenant Selection Plan before an available unit can be offered.

Eligible families with handicapped/disabled members needing specific handicap features of a unit will be selected first, for available units which are accessible in ways specifically adapted for their use.

Applicant households are placed on the waiting list for all unit sizes for which they qualify. The applicant will be notified when s/he nears the top of the waiting list for which a unit becomes available. The applicant may refuse the first unit size and continue to wait for another unit of the same type with no change in waitlist position, if applicant has **good cause** for refusing the unit size offered. The applicant household can continue to wait for the other unit size with no change in waitlist position. The household **must** either occupy the next vacant unit offered, or be removed from the other waiting list.

If the applicant refuses the first unit type without good cause, the applicant will be removed from that unit type waiting list.

If the applicant has a preference and would move to the top of the waiting list, the household retains its preference status.

‘Good cause’ includes medical reasons; recent death of close family member, desire to give **30-day notice** to family’s existing property, rejection of a unit because the available unit is close to a unit with an assistance animal or pet to which someone in the applicant’s family is allergic, facing recovery from a hospital stay within the projected move-in period, pending sale of current residence, inability to move due to current term on a lease in excess of two (2) months.

When a unit is rejected for good cause, the applicant will keep his/her place on the waiting list, and Management will offer the available unit to the next applicant. Management will require documentation to support the ‘good cause’. If applicant refuses a unit a second time, with good cause, applicant will be removed from the waiting list and will need to reapply.

When an applicant reaches the top of the waiting list, Management will schedule a final screening appointment within **one week**. The applicant **must** come into the office for this appointment and **must** bring all items requested by Management. If the applicant fails to attend and/or fails to supply all items, the unit will be offered to the next applicant on the list. The first applicant will be removed from the waiting list.

Any family placed in a unit size different than that defined in these Occupancy Standards **must** agree to transfer to an appropriate size unit when one becomes available, in accordance with the Transfer Policy and Lease Addendum

Although applicants other than the Head of Household are not required to provide Social Security Number documentation when the application is submitted, documentation for all non-exempt household members **must** be provided before a household can be housed (**Section 811 PRA Program units only**). If there is missing SSN documentation for any non-exempt household member when the household reaches the top of the waiting list and a unit is available, then the household will be skipped, in order to admit the next eligible household.

- The skipped applicant household may keep its position on the waiting list for **90 days** from the date they are first offered a unit, to allow them time to provide acceptable SSN documentation.
- After **90 days**, if any household member has not provided SSN documentation, the household will be determined as ineligible and will be removed from the waiting list

A unit offer will be made in writing or by phone to an applicant household only after all criminal, credit and landlord checks have been completed; the applicant interview has been completed; and verification documents have been received.

All applicants on the waiting list are required to report, in writing, to the rental office any change of address, telephone numbers or other information that may affect eligibility. If an applicant cannot be reached by the rental office due to unreported changes, the applicant will be removed from the waiting list.

If an applicant household fails to meet the property’s eligibility criteria, and the application is rejected, there is an appeal process. These procedures will be provided to the applicant household as part of the rejection letter.

If mail sent to the address the applicant listed as his/her current address is returned by the U.S. Postal Service, the document will be kept on file and an attempt will be made to contact the applicant via other means. If the applicant cannot be contacted within **10 business days** by alternate means, the unit will be offered to the next applicant on the waiting list. Attempts to contact the household will be documented in the applicant file, and the applicant will be removed from the waiting list.

Normandin Square Apartments

Offering a Unit - Continued

If the applicant is offered a unit in writing, but fails to reply by the date noted on the offer letter, the applicant will be removed from the waiting list. The unit will be offered to the next applicant on the waiting list.

If an applicant fails to move in on the agreed-upon date without notice, the application will be rejected, the applicant's name will be removed from the waiting list and the unit will be offered to the next household on the waiting list. An exception will be made in the case of a medical extenuating circumstance; in this case, the applicant will retain his/her place on the waiting list, and the unit will be offered to the next applicant on the list.

(For PRA 811 units) Prior to receiving the keys to the unit on move-in day, the applicant is required to provide proof that the family has moved out of prior HUD-assisted housing (if applicable). This can consist of any of the following documents:

- Copy of signed and dated move-out inspection report
- Hand-written note from the prior landlord (signed and dated), on property letterhead, stating that the keys to the prior unit have been returned
- Copy of the move-out 50059A certification from the prior property.

PRIORITIES FOR ACCESSIBLE OR ADAPTABLE UNITS

Households containing at least one person with mobility, vision, or sensory impairment, will have first priority (as applicable) for a particular unit feature.

Current residents who require accessible/adaptable units will be given priority over applicants requiring the same type of unit. If a tenant is transferred as a reasonable accommodation to a household member's verified disability, the owner will pay the costs (not to include transfer of utilities) associated with the transfer, unless doing so would be an undue financial/administrative burden.

When there are no residents or applicants who need the features of existing accessible units, persons without disabilities may move into those units. However, they **must** agree to move to an available unit of the appropriate bedroom size with no such design features, if an applicant or current resident requires that accessible unit.

PRIOR TO MOVE-IN

A. Management will explain the program regulations regarding the following:

- 1) Security deposits
- 2) Annual recertifications
- 3) Interim recertifications **(Section 811 PRA program only; not applicable to Section 42 LIHTC program)**
- 4) Non-Interim Certification Transactions **(Section 811 PRA program only; not applicable to Section 42 LIHTC program)**
- 5) Unit inspections
- 6) Community policies
- 7) Transfer policies

B. All adult household members (age 18 and older and any adjudicated minors who are the Head, Spouse or Co-Head) will sign the Lease, Community Policies or House Rules, program-specific *Authorization for Release of Information* forms and related documents and addenda.

C. HUD requires (Section 811 PRAD program units) and Management requests (LIHTC program units) Social Security Number documentation or other form of identification verification for all household members, including Live-in Aides, foster children and foster adult; or affidavit from applicant if SSN was not issued or documentation is not available.

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Prior to Move-In - Continued

LIHTC Applicants will not be rejected for not having a SSN. See General Eligibility Requirements > Social Security Number Documentation.

D. The applicant and management will inspect the apartment and sign the Move-In Inspection form either prior to Move-In or on Move-In day.

E. The applicant will pay the applicable Security Deposit.

F. The applicant will pay the applicable rent for the first month, as set forth in the Lease.

G. The applicant will be given a copy of the Move-In Certification, Lease, Move-In Inspection form, Community Policies/House Rules, all other program-required forms and notices, and a receipt for the Security Deposit and first month's rent.

H. Bed Bug Screening and Treatment

Management will conduct a bed bug inspection within a month after move-in.

UNIT INSPECTION

All units **must** undergo a move-in inspection by Management and the tenant the day of or prior to the day of move-in. A move-in inspection form will be completed, signed and dated by the tenant and Management, confirming that the unit is in decent, safe, and sanitary condition. After move-in, inspections will be completed at least annually by Management and inspections may also be conducted by HUD or other governing agencies.

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UNIT TRANSFER POLICIES

A. Unit transfer requests must be submitted to the Management Office in writing. Residents will be placed on a transfer waiting list in date received order, if they meet one of the following conditions:

- 1) Unit transfer is needed for medical reasons which are certified by doctor, or
- 2) Unit transfer is needed based on the need for an accessible unit, as certified by a physician or other medical professional, as a reasonable accommodation for persons with verified disabilities, or
- 3) Unit transfer is needed due to a change in family composition and/or family size, or
- 4) If a unit of appropriate size is not available, the tenant will be moved into the most appropriately sized unit.
- 5) If the tenant is occupying a unit that is larger than needed and there is no need for that larger unit, the tenant will not be required to move until there is a demand for that size of unit.
- 6) If the tenant has given a written notice to vacate, the tenant will not be required to transfer.
- 7) When it is determined that a transfer is required, the tenant **must** move within **30 days** after the owner notifies the family that a unit of the required size is available within the property.
- 8) Unit transfer is needed for VAWA reasons (protection from domestic violence, dating violence, sexual assault or stalking).

To invoke Emergency Transfer rights under VAWA, the person seeking the protection must complete a VAWA Emergency Transfer Request form and provide to Management. Please refer to the property's Emergency Transfer Plan for additional information

B. Current residents who meet any of the qualifications above will be given priority over applicants.

Current residents seeking a transfer for VAWA protections will receive priority above any non-VAWA transfers.

C. Transfers should occur after the completion of the initial lease term (except those based on VAWA or accessibility needs) and must meet the following criteria:

- 1) The resident's account **must** be current and their tenancy in good standing.
- 2) Current unit **must** be maintained in good condition. Damage beyond normal wear and tear are grounds for denial of transfer.

D. Two or more adults currently living together in an HUD 811 PRA or LIHTC unit choose to apply for separate units:

The **new 811 PRA or LIHTC** household will be required to submit a complete application and **must** meet all eligibility and tenant selection requirements for either HUD's 811 PRA project based rental assistance program or the LIHTC program; the household will then be added to the appropriate external Waiting List in date order.

E. Security Deposits:

Section 811 PRA Units (ONLY) - When a household transfers to a new unit, Management will transfer the existing Security Deposit (including interest).

Section 811 PRA units with LIHTC – who transfer to a unit within the same Building Identification Number (BIN), will have their Security Deposit (with interest) transferred to the new unit.

Section 811 PRA units with LIHTC – who transfer to a unit with a different Building Identification Number (BIN), will have their Security Deposit (with interest), refunded to them, and a new Security Deposit will be collected at the new unit.

F. Costs associated with the unit transfer:

Depending upon the circumstances of the transfer, a tenant may be obligated to pay all costs associated with the move. However, if a tenant is transferred as a reasonable accommodation to a household member's disability, the property **must** pay the costs associated with the transfer, unless doing so would be an undue financial and administrative burden.

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ANNUAL LIHTC RECERTIFICATIONS

LIHTC regulations require an annual recertification of income and assets for rent determination the first year after move in and every year thereafter. There are no interim recertifications in the LIHTC program.

Tenants are required to notify Management when there is any change in household composition. The same screening criteria are used for all new household members, including Live-In Aides, as are required for new households (with the exception of credit checks for Live-In Aides).

ANNUAL AND INTERIM SECTION 811 PRA RECERTIFICATIONS

Section 811 PRA regulations require an annual recertification (AR) of income, assets and expenses for rent determination. Interim recertifications (IR) depend upon certain resident changes such as changes to household members and/or changes in income, assets or expenses. This policy will be explained prior to move-in.

Tenants are required to notify Management before there is any change in household composition. The same screening criteria are used for **all** new household members, including Live-in Aides, as are required for new households, with the exception of credit checks for Live-in Aides.

Tenants are required to notify Management any time a previously unemployed adult in the household begins working, and/or if the household's income goes up \$200/month or more. Tenants may request an interim recertification due to a decrease in income, or an increase in deductions.

Effective January 1, 2025 and thereafter tenant reported changes in household composition or other changes that do not have an impact on household income or that result in a change in income of less than ten (10) percent of annual adjusted income (i.e., adding/removing household member with no income, change in SSNs, Citizenship status, etc.) will be processed by Management and reported to HUD using a Non-Interim certification transaction code.

Section 42 LIHTC program regulations require an annual recertification of income and assets for rent determination the first year after move in and annually thereafter. At each additional recertification, households must complete the appropriate recertification and eligibility forms and an income and asset verification release form and/or self-certification. However with HOTMA a self certification of assets and earned income from assets will be accepted, if the assets and earned income are no more than \$51,600. Assets/income from assets full third party verf. every 3 years

All tenants in either program are required to notify Management when there is any change in household composition. The same screening criteria are used for all new household members, including Live-In Aides, as are required for new households (with the exception of credit checks for Live-In Aides).

REMAINING FAMILY MEMBERS

Regardless of the qualifying member's reason for leaving a **LIHTC** unit, remaining family members are eligible to remain in the unit, provided s/he is of legal contract age and was party to the lease at the time the qualifying member left the unit.

If the **Section 811 PRA** disabled household member leaves the unit for a reason other than death, the remaining household member(s) (not including a Live-in Aide) **must** be eligible to live in the unit using the same criteria that is used for applicants, in order to receive subsidy. If s/he is not eligible for subsidy, s/he **must** move out of the unit.

Refer to VAWA protections defined in General Eligibility Requirements > I. The Violence Against Women Act, if the remaining household member is protected under VAWA regulations.

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PETS AND ASSISTANCE ANIMALS

The property allows one dog or one cat per unit, of the following description: size to be no more than **35 pounds** at maturity. Refer to the Pet Policy/House Rules for any other types of common pets permitted by management, and for tenant pet care responsibilities.

Assistance animals are permitted as a reasonable accommodation for persons with verified disabilities, once the need has been properly verified by a physician, psychiatrist, social worker, or other licensed medical professional.

There **must** be a direct relationship between the person's disability and his or her need for the animal. Neither a security deposit nor a pet fee is required for an assistance animal. Also, any restrictions on type and size of animal noted above are not applicable to an assistance animal. All state and local health, safety, and licensing laws apply. Refer to the Assistance Animal Policy for responsibilities related to the assistance animal.

Management reserves the right to deny a specific assistance animal if:

- There is documented proof, based on prior behavior of the animal, that it poses a direct threat to the health and safety of others that cannot be reduced or eliminated by a reasonable accommodation; or
- There is documented proof, based on prior behavior of the animal, that it would cause substantial physical damage to the property of others; **or**
- It can be specifically documented that the presence of the assistance animal would pose an undue financial and administrative burden to the provider; **or**
- Documented evidence shows that the presence of the assistance animal would fundamentally alter the nature of this property's services.

Normandin Square Apartments

HOTMA FINAL RULE MANDATORY AND DISCRETIONARY POLICIES

The Housing Opportunity Through Modernization Act of 2016 (HOTMA) Final Rule was originally signed into law on July 29, 2016, and the HOTMA Final Rule, HUD Housing Notice H 2023-10 was initially released by HUD on September 29, 2023, and made numerous amendments to the United States Housing Act of 1937. Section 102 of HOTMA addresses changes to the income review and income certification of applicants and tenants in HUD Multifamily housing program properties and Section 104 of HOTMA imposes certain asset limitations on applicants and tenants in HUD Multifamily Housing program properties. The HOTMA Final must be fully implemented by Management no later than January 1, 2025.

Below are the policies required under HOTMA as well as the discretionary policies adopted by Management for this property under HOTMA.

A. Asset Limitation and Real Property Rule Policies Do Not apply to Section 811 PRA or LIHTC

Management's will accept an applicant household's self-certification of net-family assets and earned income from assets that do not exceed \$51,600 when processing a Move-in or Initial certification. Management will obtain third-party verification of all applicant household assets in accordance with HUD's verification hierarchy if they believe information is fraudulent.

Management's policy is to accept a household's self-certification of net-family assets that do not exceed \$51,600 when processing an Annual or Interim Recertification. Households who provide self-certification of net-family assets that do not exceed \$51,600 will have their assets fully verified every three (3) years in accordance with HUD's verification hierarchy.

B. Calculating Annual Income

Annual income includes gross amounts of all income received from all sources by each member of the household who is eighteen (18) years of age or older, the head of household, or spouse of the head of household, in addition to unearned income received by or on behalf of each dependent of the household who is under eighteen (18) years of age. Annual income does not include amounts specifically excluded by HUD (Income Exclusions). All amounts received by the head of household, co-head, or spouse, including the income of a day laborer, independent contractor, and seasonal worker are included in annual household income regardless of age, unless otherwise excluded by HUD.

1) Safe Harbor Verification

Management will not accept and use the Safe Harbor method of income verification from another federal means-tested program to verify an applicant's household's gross annual income, assets or expenses (if applicable). Management will conduct traditional third-party verification of household income, assets and expenses (if applicable) based on the HUD approved hierarchy verification method.

Management will accept and use the Safe Harbor method of income verification from another federal mean-tested program to determine a resident household's annual income, including income from assets, prior to the application of any expense deductions (if applicable), based on income determinations made within the previous 12-month period, using income determinations from the following types of means-tested federal public assistance programs:

- The Temporary Assistance for Needy Families block grant (42 U.S.C. 601, et seq.).
- Medicaid (42 U.S.C. 1396 et seq.).
- The Supplemental Nutrition Assistance Program (42 U.S.C. 2011 et seq.).
- The Earned Income Tax Credit (26 U.S.C. 32).
- The Low Income Housing Tax Credit (26 U.S.C. 42).
- The Special Supplemental Nutrition Program for Woman, Infants, and Children (42 U.S.C. 1786).
- Supplemental Security Income (42 U.S.C. 1381 et seq.).
- Other programs administered by the Secretary.
- Other means-tested forms of federal public assistance for which HUD has established a memorandum of understanding.
- Other federal benefit determinations made by other means-tested federal programs that the Secretary determines to have comparable reliability and announces through a Federal Register notice.

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When Management uses the annual income determination from one of the above-listed forms of federal means-tested programs, we will accept the income information as means of a third-party verification. The documentation must state the household size for the entire household (i.e., the household members listed in the documentation must match the household's composition in the assisted unit) and must state the amount of the household's annual income. The annual income need not be broken down by household member or income type. Annual income includes income earned from assets, therefore when using Safe Harbor to verify a household's income, Management will neither further inquire about a family's net family assets, nor about the income earned from those assets, except with respect to whether or not the household owns assets that exceed the asset limitation of \$103,200. The Safe Harbor verification may be in the form of an award letter from one of the above listed federal programs and must show that the household's income determination was made in the previous 12 months.

The Safe Harbor documentation will be considered acceptable by Management if any of the following dates fall into the 12-month period prior to the receipt of the documentation by Management:

- Income determination effective date;
- Program administrator's signature date;
- Family's signature date;
- Report effective date; or
- Other report-specific dates that verify the income determination date.

The only information Management will use to determine income under Safe Harbor is the total income determination made by the federal means-test program administrator. Other federal programs may provide additional information about income inclusions and exclusions in their award letters; however, these determinations and any other information must not be considered by Management for purposes of the HOTMA Safe Harbor provision. Management is not permitted to mix and match Safe Harbor income determinations and other income verifications.

Amounts of unreimbursed reasonable attendant care expenses and child-care expenses deducted from a household's annual income, except for when a household is approved for a child-care expense hardship exemption, must still be capped by the amount earned by any household member who is enabled to work as a result of the expense. Therefore, Management is required to obtain third-party verification of the applicable employment income for the member enabled to work and cap the child-care expense deductions at that member's income.

It is anticipated that in many cases households will provide Management directly with the Safe Harbor verification for the purpose of Annual/Interim Recertification, rather than Management sending third-party verification directly to the source. If Management is unable to obtain Safe Harbor documentation or if the household disputes the other program's income determination, then Management will calculate the household's annual income using the HUD prescribed hierarchy of verification methods.

If Management uses the Safe Harbor method to determine the household's income for an Annual or Interim Recertification, then the household is obligated to report changes in annual income that meet the reporting requirement and occur after the effective date of the applicable Annual or Interim Certification. This might mean that a certain source of income was not considered in the household's income, because the other federal program that calculated annual income does not consider the source to be income to the household (i.e., if the household begins receiving a new source of income on 2/1/2024 and Management completed an Annual Recertification effective 3/1/2024 using a Safe Harbor income determination, then the household does not need to report that change in income. If the household has a change in annual adjusted income in accordance with HUD's rules that occurs after 3/1/2024, when the Annual Reexamination was effective, then the household must report the change to Management).

2) Calculation of Income at Move-In/New Admission/ Initial Certification

When calculating a household's income, including asset income, at the time of admission to the property or program, or during Initial Certification of an existing household being placed on subsidy, Management must third-party verify all household income, and applicable deductions and use current household circumstances to predict and calculate the household's anticipated gross annual income for the upcoming 12-month certification period. However, a self certification of assets and earned income from assets will be accepted, if the assets and earned income are no more than \$51,600.

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3) Calculation of Income at Annual Recertification

HUD's HOTMA Final Rule revised the standards for income calculation during a household's Annual Recertification. At Annual Recertification Management must first determine the household's income for the previous 12-month period and use this amount as the household's income for Annual Recertification. However, adjustments to reflect the household's current income must be taken into account by Management (i.e., change in wages, SSA COLA, etc.). Any change of income since the household's last Annual Recertification, including changes that did not require Management to process an Interim Recertification of household income, must be considered at Annual Recertification.

- a) Management will determine the household's annual income for the previous 12-month period by reviewing income reported on the most recent HUD-50059 certification; reviewing income the household certified to on the last Annual Recertification for prior-year income, and review income from the EIV Income Report pulled within 120 days of the effective date of the Annual Recertification.
- b) Management will take into consideration income reported on any Interim Recertification completed since the last Annual Recertification.
 - If an Interim Recertification was performed within the Annual Recertification cycle and there are no additional changes, Management will use annual income from the Interim Recertification to determine the household's rental assistance and annual income on the current Annual Recertification HUD-50059 using the HUD hierarchy of verification. Management may also use the verification from the Interim Recertification.
 - If an Interim Recertification was not performed and there are no reported changes to income since the last Annual Recertification, Management will use documentation of prior-year income (taking into account any change in wages, SSA COLA, etc.) to calculate annual income for rental assistance and the current Annual Recertification HUD-50059 using the HUD hierarchy of verification.

4) Calculation of Income at Interim Recertification

HUD's HOTMA Final Rule revised the standards and conditions for which Interim Recertifications must be conducted, and codified when Interim Recertifications should be processed and made effective. A household may request an Interim Recertification for a change in household income or household composition due to changes that have occurred since the last certification.

Management will conduct an Interim Recertification of household income for a change or composition within thirty (30) days of receipt of a household's request or when Management becomes aware of a change in the household's adjusted income that must be processed in accordance with HUD's HOTMA Final Rule. Management will make every attempt to process the Interim Recertification within thirty (30) days, however, processing times may vary and are dependent on the amount of time it takes Management to verify household information.

- a) **Decreases in Adjusted Income:** A household may report to Management to request an Interim Recertification due to a decrease of household income for any amount since the last certification, however, it is Management's policy to only process an Interim Recertification when a household's income changes by ten (10) percent or more. Therefore, Management may decline to process a household's request for an Interim Recertification if it is determined by Management that the household's adjusted income will decrease by an amount that is less than ten (10) percent of the household's annual adjusted income.
 1. Management will conduct an Interim Recertification of household income when a household reports it, or when Management becomes aware that a household's annual adjusted income has decreased by ten (10) percent or more in annual adjusted income.
- b) **Increases in Adjusted Income:** Households must report, and Management must conduct an Interim Recertification of household income when it becomes aware that the household's adjusted income has increased by ten (10) percent or more in annual adjusted income.
 1. Management will not consider any increases in *earned* income when estimating or calculating whether the household's adjusted income has increased, when the household has previously received an Interim Recertification for a reduction in income during the same certification cycle;

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2. Management will not process an Interim Recertification for household income increases that result in less than a ten (10) percent increase in household annual adjusted income; and

The effective date of the Interim Recertification will depend on whether or not the change was reported in a timely manner by the household.

If the household reported the change timely (within 14 days) then Management will provide the household with a thirty (30) day advance written notice of any rent increase, and such rent increase will be effective the first day of the month beginning after the end of that thirty (30) day period. If the household's rent is anticipated to decrease, rent decreases will be effective on the first day of the month after the date of the actual change leading to the Interim Recertification of household income. This means the decrease will be applied retroactively.

If the household failed to report a change in income or composition in a timely manner, Management will implement any resulting rent increases retroactively to the first day of the month following the date of the change leading to the Interim Recertification. Any resulting rent decrease will be implemented no later than the first rent period following completion of the Interim Recertification, unless it is determined by Management that extenuating circumstances exist.

Management will not process an Interim Recertification of household income during the last three (3) months of a certification period if a household reports an increase in income of ten (10) percent or more within three (3) months of the effective date of the next Annual Recertification.

5) Non-Interim Recertification Transactions

Households that experience a change in composition (i.e., household member moves in or out, becomes deceased, etc.) or other change must report the change to Management as soon as possible once they are aware of the change, but no later than thirty (30) days of the date of the change, even if the change has no impact on the household's annual adjusted income. Changes which do not require Management to process an Interim Recertification under HOTMA, (i.e., changes in household composition which do not affect income, changes to SSN, Citizenship, etc.) must still be reported to HUD on a Non-Interim Certification transaction. In these situations, Management will submit a separate, new Non-Interim transaction code on form HUD-50059 to report the household change. This action code will be used for the following transaction types when a change must be reported which does not impact household income or require an Interim Recertification under HUD's HOTMA Final Rule:

- Adding or removing a hardship exemption for the child-care expense deduction;
- Updating or removing the phased-in hardship relief for the health and medical care expense deduction and/or reasonable attendant care and auxiliary apparatus expense deduction;
- Adding or removing general hardship relief for the health and medical care expense deduction and/or reasonable attendant care and auxiliary apparatus expense deduction;
- Adding or removing a minimum rent hardship;
- Adding or removing a non-family household member (i.e., live-in aide, foster child, foster adult);
- Adding a household member and the **increase in adjusted income** does not trigger an Interim Recertification;
- Removing a household member and the **increase in adjusted income** does not trigger an Interim Recertification;
- Adding/updating a household member's Social Security number; and
- Updating a household member's citizenship status from eligible to ineligible or vice versa, resulting in a change to the family's rent and/or utility reimbursement, if applicable (i.e., family begins receiving prorated assistance or previously prorated assistance becomes full assistance), or updating the prorated rent calculation due to the addition or removal of family members in household with an ineligible noncitizen(s).

6) Streamlined Income Determination

HUD's HOTMA Final Rule did not update or change the streamlined income determination provision previously codified under the FAST Act. Management has not adopted a Streamlined Income Determination policy for this property. Household income, assets and expense deductions (if applicable) will be verified by Management using third-party verification methods in accordance with HUD's verification hierarchy at each recertification.

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C. De Minimis Errors in Income Determinations and Retroactive Payments

De Minimis errors are errors in the calculation of household income that result in a deviation from the correct household income amount by no more than \$30 per month in monthly adjusted income (or \$360 in annual adjusted income). Management is not considered to be out of compliance with HUD regulations solely due to de minimis errors in calculation of household income and will not be penalized for de minimis errors in calculation of household income.

If/when Management becomes aware of the existence of an income calculation error, Management will correct the household's income calculation error(s) retroactive to the effective date of the action the error occurred, regardless of the dollar amount associated with the error.

Management will take the following corrective action if the household was overcharged tenant rent, including when Management determines de minimis errors in the income determination:

- 1) De Minimis errors that resulted in a tenant being overcharged tenant rent will be credited to the household's ledger retroactive back to the effective date the error was made, regardless of the dollar amount associated with the error. A copy of the rent credit memo to the tenant will be retained in the tenant file for the period of tenancy plus three (3) years.

Households will not be required to repay Management any tenant rent in instances where Management miscalculated income, which results in a household being undercharged rent.

However, if the household overpaid rent because of Management error, a retroactive rent decrease may not be applied prior to the later of the of the first month following:

- 1) The date of the change leading to the Interim Recertification of household income; or
- 2) The effective date the household's most recent previous Initial, Interim or Annual Recertification

D. Hardship Exemptions and Hardship Policy

HUD's HOTMA Final Rule requires Management to establish a hardship policy that identifies circumstances for which eligible households may request a financial hardship exemption.

Financial hardship is defined as an inability of a household to meet basic living expenses such as paying for rent, utilities, or other goods or services necessary for the survival of the household and his or her spouse and/or dependents.

Financial hardship exemptions may only be requested for unreimbursed, out-of-pocket medical care expenses, attendant care and auxiliary apparatus expenses for elderly/disabled households and for unreimbursed, out-of-pocket child-care expenses for eligible households with dependent children under the age of thirteen (13) which enable a member of the household to work, look for work or to further their education.

Management's policy is to review and approve household requests for financial hardship exemptions which include documentation of expenses for unreimbursed, out-of-pocket medical care expenses, attendant care and auxiliary apparatus expenses for elderly/disabled households and for unreimbursed, out-of-pocket child-care expenses for eligible households with dependent children under the age of thirteen (13) which enable a member of the household to work, look for work or to further their education. Eligible households who can demonstrate to Management's satisfaction that their rent plus utilities exceed forty-five (45) percent of the household's adjusted income may receive approval from Management for a hardship exemption.

Management will not accept hardship exemption requests for new applicant households who vacated an assisted unit at another property and who move-in to this property and were receiving a hardship exemption at the other assisted unit. Existing, in-place households who are receiving a hardship exemption and who transfer to another unit within this property will continue to qualify to receive the hardship exemption at the new unit so long as the household remains eligible for the hardship exemption.

HUD's HOTMA Final Rule revised the definition and amounts of certain expense deductions that households may be eligible to receive under HUD's Multifamily Housing program. Changes in the calculation of certain eligible expense deductions under HUD's HOTMA Final Rule may result in an undue financial hardship for a household. For this reason, HUD has authorized hardship exemptions for eligible households who can document the need for hardship exemptions for the following:

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1) **Hardship Exemptions for Health and Medical Care Expenses and Reasonable Attendant Care and Auxiliary Apparatus Expenses**

Under HUD's HOTMA Final Rule, the threshold to deduct health and medical care expenses and reasonable attendant care and auxiliary apparatus expenses from annual income was increased from an excess of three (3) percent of household income to an excess of ten (10) percent of the household's annual income.

HOTMA regulations provide financial hardship exemptions to eligible households who can demonstrate that unreimbursed health and medical care expenses, and/or reasonable attendant care and auxiliary apparatus expenses create a financial hardship for the family. A household may benefit from this hardship exemption only if the family has eligible unreimbursed, out-of-pocket expenses that can be deducted in excess of five (5) percent of annual income.

In order to claim unreimbursed *health and medical care* expenses, the household must have a head, co-head, or spouse that is elderly or a person with a disability. In order to claim unreimbursed *reasonable attendant care and auxiliary apparatus* expenses, the household must include a person with a disability, and the expenses must enable any member of the family (including the member who is a person with a disability) to be employed.

To initiate, extend or conclude a hardship exemption, the household must request and provide verification of the hardship and if approved, Management will process and submit a Non-Interim Recertification transaction. Households may be eligible for hardship relief under one of two categories; phased-in relief or general relief, as defined below. Note: A household receiving phased-in relief may request to receive general hardship relief instead. Once a household chooses to obtain general relief, the household may no longer receive phased-in relief.

Households may be eligible for hardship relief under one of two categories; phased-in relief or general relief, as described below.

- a) **Phased-in relief** may be provided to households affected by the HOTMA's statutory increase in the threshold to receive unreimbursed health and medical care and reasonable attendant care and auxiliary apparatus expense deductions from annual income. All households who received a deduction for unreimbursed health and medical care and/or reasonable attendant care or auxiliary apparatus expenses based on their most recent income review prior to January 1, 2025, will begin receiving the 24-month phased-in relief at their next Annual or Interim Recertification, whichever occurs first, after the date Management implements the phased-in relief.

Households who receive phased-in relief will have eligible expenses deducted that exceed five (5) percent of annual income for the first twelve (12) month phase-in period. Twelve (12) months immediately following the first five (5) percent phase-in period began, households will have eligible expenses deducted that exceed seven and a half (7.5) percent of annual income for the second twelve-month phase-in period. After the household has completed both first and second twelve-month phase-in periods, the full twenty-four (24) month phase-in at the lower thresholds will have been met, and the household will remain at the ten (10) percent threshold, unless the household requests, is qualified for, and is approved by Management for relief under the general hardship relief provision below. When an eligible household's phased-in relief begins at an Interim Recertification, Management will need to process another certification transaction one (1) year later to advance the household to the next phase-in period. The Certification transaction can be either an Interim (if triggered) or a Non-Interim Certification transaction.

- b) **General Relief** may be provided to a household eligible for the health and medical care expense and reasonable attendant care and auxiliary apparatus expense deduction. To receive general relief, a household must demonstrate that the household's unreimbursed health and medical care expenses or unreimbursed reasonable attendant care and auxiliary apparatus expenses increased, or the household's financial hardship is a result of a change in circumstances that would not otherwise trigger an Interim Recertification. Relief is available regardless of whether the household previously received an unreimbursed health and medical care expense deduction, unreimbursed reasonable attendant care and auxiliary apparatus expense deduction, are currently receiving phased-in hardship relief, or were previously eligible for either general relief or phased-in relief. If Management determines that a household is eligible for general relief, the household will receive a deduction for the sum of the eligible expenses that exceed five (5) percent of annual income. The household's hardship relief ends when the circumstances that made the household eligible for relief are no longer applicable, or after ninety (90) days, whichever comes earlier.

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2) Hardship Exemptions for Child-Care Expense Deductions

HUD Multifamily Housing program regulations allow eligible households to receive reasonable child-care expense deductions deemed necessary to enable a member of the household to be employed or to further their education. Reasonable child-care expenses deemed eligible by Management are deducted from the household's gross annual income calculation. Reasonable child-care expenses are expenses for the care of children (including foster children if the unreimbursed child-care expenses are paid from the family's annual income and not from another source, such as a stipend from the child welfare agency), under thirteen (13) years of age, when all the following statements are true:

- a) The child-care is necessary to enable a household member to be employed or to further his or her education (e.g., work, look for work, or further their education (academic or vocational)); and
- b) The expense is not reimbursed by an agency or individual outside the household.

The amount of child-care expenses deducted must not exceed the amount of employment income that is included in annual income. A household whose eligibility for the child-care expense deduction is ending may receive a hardship exemption to continue receiving a child-care expense deduction in certain circumstances when the household no longer has a member that is working, looking for work, or seeking to further their education, and the deduction is necessary because the family is unable to pay their rent. When a household requests a hardship exemption to continue receiving a child-care expense deduction that is ending, Management will recalculate the household's adjusted income and continue the child-care deduction if the household demonstrates to Management's satisfaction that the household is unable to pay for rent and utilities because of loss of the child-care expense deduction and the child-care expense is still necessary even though the household member is no longer working, looking for work, or furthering their education. The hardship exemption and the resulting alternative adjusted income calculation will remain in place for a period of up to ninety (90) days.

To initiate, extend or conclude a hardship exemption, the household must request and document the need for the hardship extension to Management. If approved, Management will process and submit a Non-Interim Transaction code on form HUD-50059, unless there is an accompanying event that triggers an income change which must be recorded on an Interim Recertification.

Within thirty (30) days, households receiving a general relief hardship exemption must report to Management any change in circumstances that made the household eligible for the hardship exemption once they are no longer applicable.

- Hardship Exemption Extensions

It is Management's policy not to extend hardship relief exemptions beyond the minimum ninety (90) day exemption period.

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HUD VERIFICATION HIERARCHY

Level	Verification Technique	Ranking/Order of Acceptability
6	Upfront Income Verification (UIV), using HUD's Enterprise Income Verification (EIV) system	<u>Highest</u> PHAs/MFH Owners must pull the EIV Income Report for each family at every Annual Reexamination, unless using Safe Harbor documentation to verify the family's income EIV may be used as the sole verification of Social Security income. EIV income information may be used to calculate other types of annual income
5	Upfront Income Verification (UIV) using non-EIV system (e.g., The Work Number, web-based state benefits systems, etc.)	<u>Highest</u>
4	Written, third-party verification from the source, also known as "tenant-provided verification" OR EIV + Self-Certification PHAs/MFH Owners can choose either option when both are available to verify income. PHAs/MFH Owners must use written, third-party verification when the income type is not available in EIV (e.g., self-employment, Go Fund Me accounts, general public assistance, Veterans Administration benefits, etc.)	<u>High</u> - Written, third-party verification is used when tenant disputes EIV-reported employment and income information. - The EIV Income Report may be used to verify and calculate income if the family self-certifies that the amount is accurate and representative of current income. The family must be provided with the information from EIV.
3	Written, Third-Party Verification Form	<u>Medium</u> - Use if Level 5 or Level 4 verification is not available or is rejected by the PHA/MFH Owner and when the applicant or tenant is unable to provide acceptable documentation. - May substitute Level 2 for written, third-party verification form, only completing one of the two forms of verification before moving to self-certification.
2	Oral Third-Party Verification	<u>Medium</u>
1	Self-Certification (not third-party verification)	<u>Low</u> - Use as a last resort when unable to obtain any type of 3-party verification or if specifically permitted, such as to determine actual income from assets when the family certifies that net family assets do not exceed \$51,600. self cert at new admission- Full 3rd party every 3 years for assets. - May be used as highest form of verification when the family reports zero income.

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OTHER DISCLOSURES

Property employees are not permitted to accept any money connected with the application procedure, criminal or credit checks and/or apartment designation.