

Tenant Selection Plan

Revised May 31, 2024
Revised January 1, 2025

Northfield Village
25 Spring Street
Northfield, NH 03276

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



Northfield Village

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 HUD 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.

This property contains 36 project-based rental assistance units designated under the Section 8 of the Housing Act of 1937 (42 U.S.C. § 1437f), to serve an elderly and disabled resident population. Qualifying economic income limits are **Low Income** as published by the U.S. Department of Housing and Urban Development (HUD) each year for Merrimack County.

This residence is 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 or grounds. Applicants, tenants, visitors and guests **must** be willing to refrain from smoking while inside the building and on the building grounds.

FAIR HOUSING AND EQUAL OPPORTUNITY REQUIREMENTS

It is Management 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 and families 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, handicap, disability, sexual orientation, sex or gender (whether actual or perceived), gender identity, marital status (whether 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 to apply for housing, nor deny any eligible applicant the opportunity to lease 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.

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: For individual designated to handle 504 issues – **Catherine Bowler, Executive Director, 32 Canal St., Laconia, NH 03246, (603) 524-2212, TTY 711** (National Relay). 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).

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Fair Housing and Equal Opportunity Requirements - Continued

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: For individual designated to handle Title VI, etc. issues – **Catherine Bowler, Executive Director, 32 Canal St., Laconia, NH 03246, (603) 524-2212, TTY (711)** (National Relay). This person is not directly involved in the day-to-day decision-making process involving admitting applicants to the property.

Limited English Proficiency – Management complies with Executive Order 13166 in its efforts to improve access to all of its programs and activities for persons who, as a result of national origin, are limited in their English proficiency. A Language Access Plan, which outlines the specific language assistance that is provided for persons who are limited in their English proficiency, is available for review upon request.

PRIVACY POLICY

It is Management policy 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 and housing assistance at the above-mentioned property:

A. The family's annual income must not exceed the Low income limits, based on family size.

Family size **must** currently count all persons living in the unit, including foster children and foster adults and excluding Live-in Aides and guests; however, effective January 1, 2025, and thereafter, foster children and foster adults will have their income excluded from the calculation of gross annual household income under HUD's HOTMA Final Rule. Foster children and foster adults will continue to count toward unit size standards. Income eligibility **must** be determined prior to approving applicants for tenancy.

B. Social Security Number Requirements:

- 1) 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 2) below) to have a Social Security Number (SSN).

In addition, the applicant family **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 **must** be provided as documentation:
 - 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 that shows the Social Security Number
 - Earnings statement on payroll stubs
 - Bank statement or Form 1099
 - Retirement benefit letter
 - Life insurance policy or court records
 - Self-certification of SSN and at least one of the above listed forms of verification
 - Other evidence that HUD designates as acceptable
 - b) 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) After making a copy of the Social Security card, the original will be returned to the applicant. After the electronic transmission of the Move-In certification, the SSN will be verified via the EIV computer matching program with the Social Security Administration, and a copy of that verification will be retained in the tenant file.
 - 3) Exceptions to SSN Requirements:
 - 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 prior Management (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.

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General Eligibility Requirements > SSN requirements > Exceptions - Continued

- 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
 - 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:
 - 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.
 - 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.

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.

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General Eligibility Requirements - Continued

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.

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 program under which the applicant will receive assistance.

F. Citizenship Requirements

- 1) All applicants, including foster children and foster adults, **must** complete a Citizenship Declaration. For children **12 years of age and younger**, the Declaration may be completed by the parent/guardian.
- 2) Each family member **must** have U.S. citizenship, naturalization, and/or verified eligible immigration status, if **under 62 years of age**, to qualify for subsidy.
- 3) A person claiming to be an eligible non-citizen who is **under age 62**, **must** sign a Verification Consent Form and present one of the following documents, along with the completed application, or prior to the determination of eligibility:
 - a) Form I-551, Permanent Resident Card
 - b) Form I-94, Arrival Departure Record, with one of the following annotations:
 - “Admitted as Refugee Pursuant to section 207”, or
 - “Section 208” or “Asylum”, or
 - “Section 243(h)” or “Deportation stayed by Attorney General”, or
 - “Paroled Pursuant to Sec. 212(d)(5) of the INA”.
 - c) If Form I-94 is not annotated, one of the following documents **must** be provided:
 - Final court decision granting asylum, but only if no appeal is taken, or
 - Letter from a DHS asylum officer granting asylum (if application was filed on/after October 1, 1990), or from a DHS district director granting asylum (if application was filed before October 1, 1990), or
 - Court decision granting withholding of deportation, or
 - Letter from a DHS asylum officer granting withholding of deportation (if application was filed on/after October 1, 1990)
 - d) Receipt issued by the DHS indicating that an application for issuance of a replacement document in one of the above-listed categories has been made and that the applicant’s entitlement to the document has been verified.
 - e) Other acceptable evidence; other documents determined by the DHS to constitute acceptable evidence of eligible immigration status, as announced by notice published in the Federal Register.
- 4) All persons claiming to be eligible non-citizens, who are **under age 62**, will have their citizenship eligibility status verified through the computerized SAVE System provided by the Department of Homeland Security (DHS).

If secondary verification is necessary and is not provided within the SAVE System, immigration status will be verified using the paper process. A completed Document Verification Request, Form G-845S, and photocopies of the immigration documentation provided by the applicant will be mailed to the local immigration office to receive verification of the validity of the documents.

- 5) Non-citizens **age 62 and older must** sign a declaration of eligible immigration status and provide a proof of age document.
- 6) Management will provide each applicant, at the time of application, notification of the requirement either to submit evidence of citizenship or eligible immigration status or to choose not to claim eligible status. The notice will comply with handbook requirements noted above and will state that housing assistance may be prorated, denied, or terminated, if any or all applicant family members are determined ineligible for assistance.

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General Eligibility Requirements > Citizenship Requirements - Continued

- 7) Management will notify applicant families in writing if they are found to be ineligible based on citizenship/immigration status. The notice of denial or termination of assistance will advise the applicant family:
 - a) The reason for the denial or termination of rental assistance;
 - b) They may be eligible for proration of assistance;
 - c) Tenant, but not applicants may be eligible for a temporary deferral of denial of assistance;
 - d) They have the right to request an appeal to the DHS of the results of secondary verification of immigration status and to submit additional documentation or a written explanation in support of the appeal.
 - e) They have the right to request an informal hearing with the owner either upon completion of the DHS appeal or in lieu of the DHS appeal; there are two types of appeals available.
 - f) The notice of denial will advise the applicants that if they have failed the primary and secondary verification and submitted an appeal to the DHS, but the DHS process has not been concluded, the applicant will receive assistance in a timely manner.

If the DHS decision is negative, the assistance may then be terminated. Once the appeal process is complete, and the family receives a negative decision on the DHS appeal, Management may delay assistance while providing the family with an opportunity for an informal meeting to appeal the decision.

G. Project Eligibility

Applicant households **must** meet at least one of the following HUD definitions:

1) Elderly Family (Definition A):

An elderly family is defined as:

- a) A family whose head, spouse or sole member is at least age 62. The family may include two or more persons who are at least 62 years of age living together, or one or more persons who are at least 62 years of age living with one or more Live-in Aides. With or without children.

2) Near Elderly

- a) A near-elderly family is a family whose head, spouse, or sole member is a person with disabilities who is at least 50 years of age, but below the age of 62; or two or more persons with disabilities who are at least 50 years of age but below the age of 62, living together, or one or more persons who are at least 50 years of age but below the age of 62, living with one or more live-in aides. With or without children.

3) Disabled Family (Definition D):

A disabled family is a family whose head, spouse, co-head, or sole member is a person with disabilities. It may include two or more persons with disabilities living together, or one or more persons with disabilities living with one or more Live-in Aides.

4) Person with Disabilities (Definition E):

A person with disabilities for purposes of program eligibility:

- a) Means a person who:
 - Has a disability, as defined in 42 U.S.C. 423:
 - (1) Inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death, or which has lasted or can be expected to last for a continuous period of not less than 12 months; or
 - (2) In case of an individual who has attained the age of 55 and is blind, inability by reason of such blindness to engage in substantial gainful activity requiring skills or abilities comparable to those of any gainful activity in which s/he has previously engaged with some regularity and over a substantial period of time. For purposes of this definition, the term blindness, as defined in section 416(i)(1) of this title, means central vision acuity of 20/200 or less in the better eye with use of correcting lens. An eye which is

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General Eligibility Requirements > Persons with Disabilities (Definition E) - Continued

accompanied by a limitation in the fields of vision such that the widest diameter of the visual field subtends an angle no greater than 20 degrees will be considered for the purposes of this paragraph as having a central visual acuity of 20/200 or less.

- Is determined, pursuant to HUD regulations, to have a physical, mental or emotional impairment that:
 - (1) Is expected to be of long continued and indefinite duration,
 - (2) Substantially impedes his/her ability to live independently, and
 - (3) Is of such a nature that the ability to live independently could be improved by more suitable housing conditions; or
- Has a developmental disability, as defined in Section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001(8)), i.e., a person with a severe chronic disability that:
 - (1) Is attributable to a mental or physical impairment or combination of mental and physical impairments;
 - (2) Is manifested before the person attains age 22;
 - (3) Is likely to continue indefinitely;
 - (4) Results in substantial functional limitation in **three or more** of the following areas of major life activity:
 - (a) Self-care
 - (b) Receptive and expressive language
 - (c) Learning
 - (d) Mobility
 - (e) Self-direction
 - (f) Capacity for independent living
 - (g) Economic self-sufficiency, and
 - (5) 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.
- b) Does not exclude persons who have acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome;
- c) For purposes of qualifying for low-income housing, does not include a person whose disability is based solely on any drug or alcohol dependence; and
- d) Means a person with disabilities (individual with handicaps) as defined in 23 C.F.R. 8.3, for purposes of reasonable accommodation and program accessibility for person with disabilities.

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.

Section 8 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 meets **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;

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General Eligibility Requirements > Student Eligibility - Continued

- 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;
 - (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.

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General Eligibility Requirements > Student Eligibility - Continued

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.

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 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.

The ‘Notice of Occupancy Rights Under the Violence Against Women Act’ (Form HUD-5380) and ‘Certification of Domestic Violence, Dating Violence, Sexual Assault or Stalking and Alternate Documentation’ (Form HUD-5382), will be provided to a tenant or applicant at three (3) 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 1746 to the professional’s belief that the incident(s) are bona fide incidents of abuse, and the victim of domestic violence,

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General Eligibility Requirements > The Violence Against Women Act - Continued

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.

APPLICATION INTAKE AND PROCESSING

It is Management policy to accept and process applications in accordance with applicable HUD Handbooks and 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. Only fully completed pre-applications will be accepted. Every pre-application **must** be completed and signed by the head of household. All members of the household **must** be listed on the pre-application.

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 25 Union Avenue, Laconia, NH 03246.

All 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.

The pre-application form includes a section for the applicant household to report race and ethnicity. 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 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.

Northfield Village

Application Intake and Processing – Continued

A. Income Targeting Procedures

When the property has not met the 40% target, eligible applicants will be selected from the waiting list whose income is at or below the Extremely Low income limit to fill vacancies until the target is met (**non-alternating basis**). Management will select the first Extremely Low income applicant on the waiting list (which may mean skipping over applicants with higher incomes) for the available unit, and then continue to select the next eligible Extremely Low income applicants until the 40% target is met.

Within the above guidelines, eligible applicants will be offered available units based on the date and time of application receipt. This will be clearly written or stamped on the application along with the initials of the individual accepting the application.

Once the target has been met, Management will return to selecting applicants based on the date and time the application was received.

B. 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 the term of tenancy plus three (3) years 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 **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.

Northfield Village

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

- 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.
- 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. HUD 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, HUD 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. HUD 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**

HUD requires Management 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.

HUD 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 requirement 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.

Northfield Village

Application and Intake Processing > Applicant Screening Process > Sex Offender Registry Check - Continued

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.

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, subsidy termination 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 HUD, state, and local laws.

3) **Credit Check**

Applicants will not be rejected for lack of a credit history. Previous landlords 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. 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 collection(s)
- b) Applicant has had **more than one (1)** previous non-payment procedures in housing court during the past **five (5) years**
 - Exemptions include 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**

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 overpaid HUD assistance, unpaid rent or damages, the application will be rejected.

Applicant rental history will be checked by contacting the current landlord and reviewing the last **five (5) 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 HUD-assisted property owing overpaid HUD assistance, 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.
- 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.

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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 people

Northfield Village

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 HUD 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 complies with applicant rejection requirements set forth in the HUD Handbook 4350.3. 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 HUD regulation. 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:

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.

Northfield Village

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 fourteen (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.

Northfield Village

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 defined by HUD as applicable to the property's program type.

Next, the disability **must** have a direct correlation to the accommodation being requested by the applicant. 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 or result in a fundamental alteration in the nature of the program or service offered by the property.

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 or 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, Management 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 the site is unable to make a reasonable accommodation due to a resulting financial burden, the applicant may, at his/her own expense, make the accommodation after structural approval by Management. Management may require that the tenant 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.

Northfield Village

WAITING LIST PREFERENCES

There are four (4) units that are set aside for non-elderly households. When a non-elderly unit is available, the non-elderly households will be offered the unit first, based on the date/time applied. There is no priority assigned to near-elderly or disabled households with respect to offering these four (4) non-elderly units.

When a unit other than the four (4) units set aside as non-elderly is available, the households will be offered the unit based on the following guidelines:

- Elderly households (qualifying member is 62 years of age or older) will be offered units first.
- Near-elderly disabled households (qualifying member is 50-61 years of age) will be offered units if there are no elderly households.
- Disabled households where qualifying member is less than 50 years of age will be housed if there are no near-elderly disabled applicants.

WAITING LIST MANAGEMENT

Management administers the property's waiting list as required by HUD handbooks and regulations.

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 two-year (2) 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 on an as needed basis. 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.

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.

Northfield Village

Waiting List Management > Removal of Applicants - Continued

- 5) The applicant refused **one (1) offer** of a unit without good cause; or 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 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, 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 in accordance with the HUD Handbook 4350.3 and topics will include, but are not limited to:

- Income/asset/expense information, as well as household composition
- 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
- HUD-required Citizenship Declaration forms will be collected for each household member
- 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 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.

Northfield Village

VERIFICATION REQUIREMENTS

The property will obtain verifications in compliance with requirements set forth in the HUD Handbook 4350.3.

A. Types of Verification Required

All information relative to the following items must be verified:

- 1) Eligibility for admission, such as:
 - a) Income, assets, and asset income * see self cert policy for assets and income from assets at new admission.
 - b) Household composition
 - c) Social Security Number documentation for all non-exempt household members
 - d) Need for a unit specifically adapted for mobility, vision or hearing impairments
 - e) Citizenship eligibility
 - f) Verification of student status and eligibility
- 2) Allowable deductions, for items such as:
 - a) Age 62+, disability, or handicap of household head, spouse and/or co-head
 - b) Full time student status
 - c) Childcare costs
 - d) Handicap expenses
 - e) Medical expenses (for elderly/ disabled households 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 for 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 will 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. 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
- 3) Use of HUD's EIV (Enterprise Income Verification) system, a computerized database containing Social Security and employment/unemployment income
- 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.

Northfield Village

Verification Requirements > Forms of Verification - Continued

7) Verification of student status, as described in prior section '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
- 5) Credit Checks (for unpaid rent and/or evictions)
- 6) Social workers, parole officers, court records, drug treatment centers, physician, clergy, INS
- 7) Law enforcement

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

- 1) HUD's electronic EIV system, as applicable; The Work Number or other state government databases
- 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 cannot 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 (for unpaid rent and/or evictions) will be completed with a professional credit checking agency, searching national databases. Criteria for admission is described in (prior section) 'Applicant Intake and Processing, > B. 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.
- 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.

Northfield Village

Verification Requirements > Applicant history - Continued

- 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 **must** be rejected by HUD regulation.
- 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:
 - a) Applicant households **must** disclose if any household member is currently receiving HUD 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.
 - 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.
 - 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.
 - 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.

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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, assets and/or expenses
- Household composition
- Social Security Numbers
- Preferences and priorities
- Eligibility for allowances
- Previous residence history or criminal history
- Citizenship, naturalization, and/or eligible immigration status

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.

When an apartment becomes available for occupancy, it will be offered to the applicant at the top of the waiting list for the apartment size. The **non-alternating method** for meeting income targeting requirements, as described in prior section labeled 'Application Intake and Processing' will be used which may cause the applicant at the top of the waiting list to be passed over in order to admit an applicant at the Extremely Low income limit.

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.

The applicant will be notified when s/he nears the top of the list for an available unit. The applicant may refuse the first unit and continue to wait for another unit with no change in waitlist position, if applicant has **good cause** for refusing the unit offered. If an applicant rejects an offer without **good cause**, the applicant will be removed from the waiting list.

'Good cause' includes medical reasons, recent death of a close family member, desire to give **30-day** notice to the family's existing property, and 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 family is allergic, facing/recovering from hospital stay within the projected move-in period, pending sale of current residence, and 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'.

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.

Although applicants other than the Head of Household are not required to provide Social Security Number documentation when the pre-application is submitted, documentation for all non-exempt household members **must** be provided before a household can be housed. 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, the household will be removed from the waiting list, 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 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 appeals 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 **14 business days** by alternate means, the apartment 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.

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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 apartment 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 apartment 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.

Prior to receiving the keys to the apartment 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

For units accessible to, or adaptable for, persons with mobility, vision or hearing impairments, households containing at least one person with such an impairment will have first priority (as applicable) for a particular apartment feature.

Current residents who require accessible/adaptable apartments will be given priority over applicants requiring the same type of apartment. 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 apartments. However, they **must** agree to move to an available apartment of the appropriate bedroom size with no such design features, if an applicant or current resident requires that accessible unit.

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PRIOR TO MOVE-IN

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

- 1) Security deposits
- 2) Annual recertifications
- 3) Interim recertifications
- 4) Non-Interim Certification Transactions (*effective 1/1/2025 and thereafter under HUD's HOTMA Final Rule*)
- 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, Verification Consent Forms including the 9887/9887A, and related documents and addenda.

C. Social Security Number documentation must be provided for every non-exempt household member, including Live-in Aides, foster children and foster adults.

Certain Section 8 household member(s) may be exempt from SSN documentation requirements. See prior section in this plan, General Eligibility Requirements > SSN Exceptions B.3)

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 Security Deposit.

F. The applicant will pay the 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 HUD-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 apartments **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, and/or the property's Contract Administrator.

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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
- 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
- 3) Unit transfer is needed for VAWA protections (protection from domestic violence, dating violence, sexual assault, and stalking).

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

- 4) Residents living in an accessible unit no longer has need of the accessibility features.

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

- 1) Current residents seeking a transfer for VAWA protections will receive priority above any non-VAWA transfers, unless the available unit is an accessible unit. Then the person needing the accessible unit receives the accessible unit before the VAWA individual.
- 2) Residents with disabilities will be given priority for a unit which has accessible features.

C. Transfers should occur after the completion of the initial lease term (except those based on VAWA) 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. Security Deposits:

When a household transfers to a new apartment, Management will transfer the original security deposit collected, along with any interest earned, to the new unit. Management will not determine and collect a new security deposit based on the new TTP associated with the transfer.

E. 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, then the property must pay the costs associated with the transfer, unless doing so would be an undue financial and administrative burden.

ANNUAL, INTERIM AND NON-INTERIM CERTIFICATION TRANSACTIONS

HUD regulations require an annual recertification of income, assets and expenses for rent determination. Interim recertifications 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 *currently* 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 which will change under HUD's HOTMA Final Rule.

Under the HOTMA Final Rule, tenants are required to notify Management any time a previously unemployed adult in the household begins working, and/or if the household's income changes by ten (10) percent or more in annual adjusted income or more.

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Annual, Interim and Non-Interim Certification Transactions - Continued

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.

Tenants may request interim recertification due to a decrease in income, however Management will only process an interim recertification when the household's annual adjusted income change by ten (10) percent or more, or when there is an increase/decrease in deductions which result in a ten (10) percent or more change in annual adjusted income.

REMAINING FAMILY MEMBERS

If the Head of Household leaves the unit, a current household member already on the lease and of legal contract age under state law can be designated as the new Head of Household for the unit. The remaining family member(s) can stay in the unit and pay rent based upon income/asset/expense calculations on the AR or IR 50059 certification that reflects the change in household composition.

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.

PETS AND ASSISTANCE ANIMALS

Only one dog or one cat may be kept as a pet in an apartment. The size of the dog is restricted to no more than **thirty five (35) pounds or less** (at maturity). Any other kinds of common pets (birds, fish, hamsters, etc.) may be kept only with special permission of the management.

Before any dog or cat is brought to live in an apartment, the tenant shall apply for and obtain approval from the Management. Common pets are limited to 2 and **must** be appropriately caged and cared for and not allowed to run free in the units or common areas. Fish tanks are limited to no more than 15 gallons.

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, other licensed medical professional, or 3rd party Company employed by Owner to process reasonable accommodations requests for assistance animals.

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 Agreement 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.

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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

1) Applicants / New Admission / Initial Certifications

Applicants and applicant households who apply to the property on or after January 1, 2025, who have net family assets which exceed \$103,200 or who have ownership of real estate or real property that is suitable for housing or occupancy by the applicant household must be denied admission under HUD's HOTMA Final Rule. Management will deny admission and assistance to the applicant(s) and applicant households who apply to the property on or after January 1, 2025 who have net family assets that exceed \$103,200 or who have present ownership interest in, a legal right to reside in, and effective legal authority to sell real property or real estate that is considered suitable for housing and occupancy by the applicant household, unless Management determines that the applicant household is eligible for an exemption to the Real Property Rule. Any rejection or denial of assistance will be provided to the applicant household in writing and will include specific reason(s) for the rejection as described in the "Determination of Applicant Eligibility: Application Acceptance and Rejection" Section and set forth in the HUD 4350.3 Handbook.

Effective on and after January 1, 2025, Management will enforce the \$103,200 asset limitation and/or Real Property Rule and deny assistance at Initial Certification for any existing household(s) who were residing within the property but lost their assistance due to their failure to timely comply with HUD recertification requirements, or who lost their assistance and began paying market rent due to an increase in annual household income, and who subsequently experienced a loss of income, once again requiring assistance.

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.

2)

Existing Tenants at Annual/Interim Recertification

Management has adopted a written policy of enforcement of the \$103,200 asset limitation and real property rule for existing households at Annual/Interim Recertification as described below.

a) Total Enforcement

Management has adopted a policy to Enforce the \$103,200 asset limitation and real property rule under HOTMA. This enforcement policy applies to existing households receiving assistance in subsidized units within the property who occupied their assisted unit on or prior to January 1, 2025. This enforcement policy will take effect and be applied at time of the household's next Annual or Interim Recertification whichever occurs first. This means that Management will initiate termination of assistance and/or termination of tenancy/eviction proceedings for an existing assisted household residing within the property receiving assistance prior to January 1, 2025, within six (6) months of the effective date of the Annual/ Interim Recertification, for non-compliance with HUD's asset limitation and real property rule under HOTMA. Management will not allow existing households residing within the property who have assets in excess of \$103,200 or who have real property suitable for occupancy by the household, to continue occupying their assisted unit and receive HUD rental assistance after six (6) months of the effective date of the Annual/Interim Recertification. Management may delay the initiation of termination of assistance and/or termination of tenancy/eviction proceedings for noncompliant households for up to, but no longer than six (6) months, unless reasonable accommodation is provided by Management to the household. Households that have their assistance

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terminated must agree to pay the market/contract rent in effect for the unit or vacate the unit after termination of assistance.

Exemption to Enforcement of the Real Property Rule

If during Annual or Interim Recertification, an existing household residing within the property declares they have present ownership interest in real estate or real property then Management must determine if real estate or real property qualifies the household for an exemption. Real Property Restrictions and Exemptions to the Real Property Restriction in the Asset Limitation include the following:

- i. Property for which the household is receiving assistance under 24 CFR § 982.620 (i.e., a manufactured home owned by a household who receives assistance to lease the space or lot in which it is located); Property for which the household is receiving assistance under the Homeownership Option (24 CFR Part 982); Property owned jointly by a household member and another individual who does not live with the household but who resides at the jointly owned property; Property owned by a household that includes a person who is a victim of domestic violence, dating violence, sexual assault, or stalking under VAWA (i.e., if the victim is a minor, the real property limitation does not apply to any property owned by the victim's parent or guardian. When a household requests an exemption from the real property limitation on this basis under VAWA, Management must accept self-certification and follow the confidentiality and documentation-request requirements established at 24 CFR § 5.2007; Property that the family is offering for sale (documentary evidence of the sale process may include a sale contract with a real estate agent or a current real estate listing);
- ii. Whether the household lacks a legal right to reside in the real property;
- iii. Whether the household lacks effective legal authority to sell the real property;
- iv. Whether the real property is unsuitable for occupancy by the household:
A property will be considered suitable for occupancy unless the family demonstrates that the real property meets one of the following five conditions (24 CFR § 5.618(a)(2)):
 - The property is not capable of meeting the disability-related needs of all members of the family (e.g., does not meet physical accessibility requirements, family has disability-related need for additional bedrooms, family needs proximity to accessible transportation). Documentary requirements to establish disability-related needs must comply with applicable fair housing and civil rights requirements.
 - The property is not sufficient for the size of the family. A PHA/MFH Owner's occupancy standards may be used for such a determination.
- v. The property is geographically located so that it creates a hardship for the family (e.g. the distance or commuting time between the property and the family's place of work or school, etc., (greater than 50 miles) would place a hardship on the family, as determined by the PHA/MFH Owner. Distance or commute time to school/work are illustrative, but not exhaustive, examples of geographic hardships). Through written policies, PHAs/MFH Owners may set parameters on what constitutes such a hardship, but they must consider the specific circumstances of the family, including information provided by the family, in making a determination.
- vi. The property is not safe to reside in because of its physical condition (e.g. the property's physical condition poses a risk to the family's health and safety and the condition of the property cannot be easily remedied). Unsafe property conditions could include external circumstances or environmental factors outside the control of the family. The property may be deemed not suitable for occupancy if the alterations that would be needed to make it safe to live in are cost prohibitive.
- vii. The family does not have the legal right to reside in the property.

If Management verifies and determines that any of the stated items above are true, then the household may qualify for an exemption, meaning the household's ownership interest in the real estate or real property will not result in the household being out of compliance and the household may be eligible to remain in the assisted unit and receive rental assistance.

If the household is unable to demonstrate they are in compliance with one or more exemptions to the real property rule, Management will begin termination of assistance/termination of tenancy/eviction proceedings, no later than six (6) months from discovery of non-compliance.

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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, 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.

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 \$103,600. 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.

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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.

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. Income from assets will be determined every three years or if management believes fraud has occurred.

- 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.

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- 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;
 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.

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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. **Assets/income from assets full third party verf. every 3 years**

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.

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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:

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.

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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.

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

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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.

3) **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.