

Tenant Selection Plan

Albina One

AFFORDABLE PROGRAM SUMMARY

1. Albina One offers 94 units of affordable housing, including 39 one-bedroom, 33 two-bedroom, and 22 three-bedroom units. Tenant rent portion and income limits are set by the Low Income Housing Tax Credit (LIHTC), OHCS Bond, Housing Trust Fund, Metro Bond, and Inclusionary Housing programs from 30% to 60% of median family income.
2. Albina One gives preference to households who qualify for the N/NE Preference Policy, which prioritizes housing applicants with generational ties to North and Northeast Portland.
3. Eleven two-bedroom and eight three-bedroom units come with Project-Based Voucher (PBV) rental subsidy, provided by Home Forward.

OCCUPANCY POLICY

1. Minimum occupancy is one person per bedroom, maximum two persons per bedroom, plus one additional person per unit.
2. For units with PBV, households must also meet current Home Forward occupancy standards.

APPLICATION PROCESS

1. Qualification for the N/NE preference is managed by the Portland Housing Bureau. Applications may be submitted online at <https://www.portland.gov/phb/nnehousing/preference-policy>
2. As units become available, PHB will provide Property Management with the names and contact information of applicants currently at the top of their referral list.
3. Management will reach out to applicants in chronological order, starting with households in the highest preference cohort on the PHB list.
4. Preference will also be given to applicants requiring the features of an ADA unit when an ADA unit is available.
5. A fully completed application and Background Screening is required for each applicant 18 years of age or older. Each Adult Applicant must complete the rental application and pay the non-refundable screening fee of \$45.00.
6. Photo identification is required for each applicant.
7. After initial intake with Property Management staff, households will have three business days from the date applications are received to provide all signatures and documentation required to determine eligibility for the affordable housing program(s) assigned to the unit.
8. **Applicants for PBV units** must also meet Home Forward's application and eligibility requirements which is a separate qualification process. Please note that **for PBV Applicants only**: The PBV assistance is restricted to U.S. citizens or nationals and non-citizens who have eligible immigration status as determined by the United States Department of Housing and Urban Development. All family members, regardless of age, must declare their citizenship or immigration status. Non-citizen applicants will be required to submit evidence of eligible immigration status at the time of application. Social Security Documentation: Applicants must provide documentation of Social Security Numbers for all household members. Documentation of the SSN must be provided no later than sixty (60) days after certifying in a signed written statement to Home Forward that no documentation was immediately available.

PROGRAM QUALIFICATION – VERIFICATION REQUIREMENTS

1. Income must be verifiable per all program requirements to determine qualification. Applications for which the documentation provided is insufficient to determine income or other program qualification requirements will result in denial.
2. Monthly household income must equal at minimum 1.5 times the monthly rent plus the estimated utility allowance. Combined annual household income must not exceed the most restrictive income limit applicable to the programs assigned to the unit.

3. Proof of income, assets, and household composition must be provided by each applicant, and may include but not be limited to: verification sent to management directly from employers, banks, and child support enforcement agencies. (In some cases recent consecutive paystubs will be required for those employed.).
4. Changes to verification requirements and calculation methodology as required through the Housing Through Modernization Act (HOTMA) were implemented for Oregon LIHTC sites in January 2025.
5. Current award letters from the VA, Social Security Administration, Employment Department, DHS, or other programs may also be required, as will verification of other types of assistance from persons, organizations, or social service agencies.
6. Self-employed applicants must provide proof of income with copies of the prior year filed tax returns. In limited cases and for new businesses that have not yet filed returns, alternate documentation in the form of verified pay history, business bank statements, and/or documentation provided by a Certified Public Accountant may be sufficient to meet program requirements. Self-disclosure of self-employed income is not sufficient to determine qualification.
7. With limited exceptions, households comprised entirely of full-time students are not eligible for the LIHTC program. Exceptions include:
 - A student receiving assistance under Title IV of the Social Security Act (TANF).
 - A student who was previously under the care and placement responsibility of the State agency responsible for administering a plan under part B or part E of title IV of the Social Security Act (State Foster Care)
 - A student enrolled in a job training program receiving assistance under the Job Training Partnership Act or Workforce Investment Act or under other similar Federal, State, or Local laws.
 - All household members full-time students if such students are: 1) Single parents and their children and such parents are not dependents of another individual and such children are not dependents of another individual other than a parent of such children, 2) Married and file a joint return. In the case of a single parent with children, the legislative history explains that none of the tenants (parent or children) can be a dependent of a third party.

BACKGROUND SCREENING

1. Applicants will be given a copy of the background screening criteria to determine whether they choose to proceed with the application process. The screening is conducted by an independent screening company, and includes rental history, credit check, and criminal history.
2. Management will notify the applicant of approval or denial. Management reserves the right to override a determination by the independent screening company when issues that may threaten the health and safety of staff or other residents is known and verifiable.

RENTAL HISTORY CRITERIA

Applicants will provide information necessary to verify current and previous housing or rental history. Court records will be checked consistent with state law. Current and previous landlords may be contacted.

1. An eviction judgment against the applicant within the last three years may result in a denial.
2. Any eviction (forcible entry/ unlawful detainer) case against the applicant that is pending at the time the application is submitted will result in denial.
3. Lack of rental history or unverifiable rental history will not in itself result in denial.
4. Rental history including three or more noise disturbances or any other material non-compliance with the rental agreement or rules within the past year may result in denial.

CREDIT CRITERIA

1. Debt to former Landlords will result in denial, where the debt is related to excess damages and/or lease violations that may reasonably be construed to present a health and/or safety risk to residents and/or staff at the property to which the applicant is applying.
2. Where debt to former landlords is solely attributable to inability to pay, for reasons that have since been corrected through verifiable current income and/or rental assistance, the debt will not result in denial and/or the denial will be overturned.

CRIMINAL ACTIVITY CRITERIA

A search of the public records will be made to determine if the applicant or any proposed occupant has been convicted of, pled guilty or no contest to any crimes. A single conviction for any of the following, subject to the results of any review process, shall be grounds for denial:

1. Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing/distribution of a controlled substance.
2. Felonies not listed above involving; drug-related crime; person crime; sex offense; crime involving financial fraud, including identity theft and forgery; or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 7 years.
3. Misdemeanors involving: drug-related crimes, person crimes, sex offenses, domestic violence, violation of a restraining order, stalking, weapons, criminal impersonation, possession of burglary tools, financial fraud crimes, where the date of disposition has occurred in the last 5 years.
4. Letters from Domestic Violence Advocates may be accepted in addition to or in lieu of police reports or protective orders.
 5. Misdemeanors not listed above involving: theft, criminal trespass, criminal mischief, property crimes or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 3 years.
6. Conviction of any crime that requires lifetime registration as a sex offender, or for which applicant is currently registered as a sex offender, will result in denial.

REJECTION POLICY / Disputes and Appeals

In the event of a denial or other adverse action, applicants have the right to dispute the accuracy of any information provided to the owner/agent, and are entitled to a free copy of their Consumer Report, this may be obtained from **Consumer Relations PO Box 509124 San Diego, AC 92150**. Upon receipt of the corrected and satisfactory information, the screening company will re-evaluate your application for the next available apartment.

If your application has been denied and you wish to appeal, you may provide the Property Manager with a written statement addressing the extenuating circumstances that triggered the denial, along with third party statements and/or documents in support of your appeal. The request will be reviewed by an appeals processor at Quantum Residential, Inc who was not party to the original denial. The appeals processor will review and respond to each appeal within five business days of receipt.

WAITING LIST POLICY – PROJECT-BASED VOUCHERS

The PBV waitlist is managed chronologically, with weighted preference given to applicants referred through the Portland Opportunities Industrialization Center (POIC) (5 points), those at or under 30% MFI (1 point) and for households with Home Forward approved Extenuating Circumstances (10 points).

When PBV units are available, Property Management will refer to the PBV waitlist. If there are no active POIC referrals on the waitlist, Property Management will contact POIC and request a referral within 7 days. If no referral is received from POIC within 7 days the next applicant on the waitlist will be selected. Applicants may be removed from the PBV waiting list for the following reasons:

1. At the applicant's request.
2. After the second declination to apply when a unit becomes available.
3. If the household does not pass background screening and/or meet eligibility requirements for the property and/or the PBV program
4. Management may purge the waitlist via mail every six months or annually. Applicants who do not respond to the mailing within 14 days acknowledging continued interest will be removed from the list.

The opening of the waitlist will be communicated to the contacts listed in the Affirmative Fair Housing Marketing Plan. The waitlist will remain open to facilitate the continued flow of POIC referrals as well as applications from the general public.

IN-HOUSE TRANSFERS

As units become available, existing households approved for a transfer will be selected over waiting list applicants. For transfer approval, the household must be in good standing, e.g., rent is current and has been paid before the 5th of the month for the last six months, no unresolved lease violations, household passes updated criminal screening, and qualifies per program requirements, including with regard to Home Forward requirements for units with portable vouchers or PBV. After existing household transfers have been processed, the waitlist will be utilized to fill vacancies.

In-house transfer requests will be considered in circumstances involving:

1. Reasonable accommodation.
2. Extenuating circumstances including health and safety concerns.
3. On a case-by-case basis under the VAWA Emergency Transfer Policy.

REASONABLE ACCOMMODATION REQUESTS

1. In certain circumstances Management will make reasonable adjustments to rules policies, practices, services, or physical structures to serve the needs of a person with a disability. To show that an accommodation is necessary, there must be a proven relationship between the requested accommodation and the person's disability.
2. A resident or applicant, or someone acting on behalf of the resident or applicant, may make a request for reasonable accommodation at any time. While it is preferable to submit the request in writing on the form available in the Property Manager's Office, the request may also be made verbally to any member of the Management staff.
3. Requests to reasonably accommodate persons with disabilities will be processed within five business days of receipt, and in accordance with Fair Housing regulations.

VAWA POLICY

VAWA housing protections that were passed in 2005 help prevent discrimination against, and unjust evictions of, survivors of domestic violence in public and assisted housing. Incidents related to domestic violence may sometimes result in background screening denials. If an applicant believes this is the case, they may request an appeal to overturn the denial. To process the appeal management may require:

1. *Third party verification that the abuse occurred.* Such documentation may include but not be limited to: Court records (e.g. restraining orders or orders protecting from harassment or stalking), police reports, documentation signed by an employee, agent, caseworker of a victim service provider, an attorney, or a medical professional from whom the victim has sought assistance in addressing the abuse or the effects of the abuse.
2. *Documentation linking the reason for the denial to the abuse.* This may include a written statement from the Applicant or from their advocate, explaining how the domestic violence contributed directly to the issues that triggered the screening denial, and showing that the timelines for both issues coincide.
3. If occurrence of domestic violence is confirmed and all reasons for the screening denial are shown to be a result of circumstances related to the abuse, the denial may be overturned.
4. Any resident of a PBV unit within Owner's portfolio that is a victim of domestic violence, dating, violence, sexual assault, or stalking is able to request an emergency transfer from the tenants' current unit to another PBV unit or within another PBV community within Owner's portfolio. The ability to transfer is available regardless of sex, gender identity, or sexual orientation. The resident will receive a waitlist preference once the approval has been given by both the tenant's originating property and Home Forward.

Quantum Residential complies with Federal Fair Housing Laws prohibiting discrimination based on race, color, religion, national origin, gender, familial status, marital status, source of income, sexual orientation including gender identity, victims of domestic violence, and disability in the admission or access to, or treatment or employment in, its housing programs and activities. Quantum Residential Inc is also Fair Housing compliant regarding State, County and City definitions of protected classes.

