

Tenant Selection Plan



The Silvernail Senior Apartments

Tenant Selection Plan

The Community Housing by The Silvernail houses elderly persons without regard to race, color, religion, disability, familial status, national origin, or gender. We do not discriminate on the basis of disability status in the admission or access to, or treatment or employment in, its federally assisted programs and activities.

Low-income subsidies are provided by the U.S. Dept. of Housing and Urban Development to a limited number of units. The remainder of the units form a mix of Section 42 tax credit and market rent units.

The guidelines stated below are to determine who can be admitted to reside at the facility (final approval will be subject to all verified material):

1. Project Eligibility Requirements:

Project Specific Requirements:

The head of household, co-head, or spouse must be sixty-two (62) years of age or older.

Citizenship Requirements:

All family members, regardless of age, must declare their citizenship or immigration status. Noncitizens (except those age 62 and older) must sign a Verification Consent Form (available upon request) and submit documentation of their status or sign a declaration that they do not claim to have eligible status. Non-citizens age 62 or older must sign a declaration of eligible immigration status and provide proof of age document. U.S. Citizens must sign a declaration of citizenship. Owner may establish a policy of requiring additional proof of citizenship for those declaring to be U.S. citizens or nationals.

Social Security Number Requirements:

Applicants and tenants, excluding individuals who do not contend eligible immigration status and tenants age 62 or older as of January 31, 2010, whose initial determination of eligibility was begun before January 31, 2010, must disclose and provide verification of the complete and accurate SSN assigned to each household member at annual recertification. Adequate documentation to verify the SSN of an individual is a social security card issued by the SSA, an original document issued by a federal or state government agency which contains the name and SSN of the individual along with identifying information of the individual, or other acceptable evidence of the SSN listed in Appendix 3 of the HUD Occupancy Handbook. Owner may reject documentation of the SSN provided by the applicant or tenant that: 1. Is not an original document; or 2. Is the original document but it has been altered, mutilated, or is not legible; or 3. Appears to be a forged document (e.g. does not appear to be authentic).

Student Rule:

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. All students are required to report any change in their student status.

A student who is enrolled as either a part time or full-time student at an institute of higher education for the purpose of obtaining a degree, certificate or other program leading to a recognized educational credential will be eligible for assistance if the student meets all other eligibility requirements, meets screening criteria requirements and:

Is living with his or her parents/guardians; or

Is at least 24 years old; or

Is married; or

Is a veteran of the Armed Forces of the United States or is currently serving on active duty in the Armed Forces for other than training purposes; or

Has legal dependents other than a spouse; or

Is a person with disabilities who was receiving Section 8 assistance as of November 20, 2005; or

Is a graduate or professional student; or

Is an independent student, defined as:

a) The individual is 24 years of age or older by December 31 of the award year;

b) The individual 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;

c) The individual is, or was immediately prior to attaining the age of majority, an emancipated minor or in legal guardianship as determined by a court of competent jurisdiction in the individual's state of legal residence

Or is classified as a Vulnerable Youth. A student meets HUD's definition of vulnerable youth when:

i) The individual has been verified during the schoolyear 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), or as unaccompanied, at risk of homelessness and self-supporting, by

ii) A local educational agency homeless liaison, designated pursuant to the McKinney-Vento Homeless Assistance Act;

iii) The director of a program funded under the Runaway and Homeless Youth Act or designee of the director;

iv) The director of a program funded under subtitle B of title IV of the McKinney-Vento Homeless Assistance Act or a designee of the director or

v) A financial aid administrator.

Or, the individual is a student for whom a financial aid administrator makes a documented determination of independence by reason of other unusual circumstances or

Has parents who are income eligible for the Section 8 program.

Any financial assistance a student receives under the Higher Education Act of 1965, from private sources, or from an institution of higher education that is in excess of amounts received for tuition and other fees is included in annual income, except:

1. If the student is over the age of 23 with dependent children or

2. If the student is living with his or her parents who are receiving Section 8

assistance.

Financial assistance that is provided by person not living in the unit is not part of annual income if the student meets the Department of Education's definition of "vulnerable youth".

2. Income Limit Requirements:

Income Limits:

A resident must meet income guidelines for the county in which the facility is located as set forth by HUD. Income limits are updated by HUD annually.

3. Procedures for Accepting Applications and Selecting from the Waitlist:

Procedures for Accepting Applications for Subsidized Units and Placement on Waitlist:

An applicant must submit a completed Application for Residency. Once received, an application will be evaluated; any application meeting the requirements as stated in the "Project Eligibility" and "Income Limit" sections will be placed on the waitlist. Any application not meeting these requirements will be rejected and not placed on the waitlist.

An applicant's place on the waitlist is determined by the date on which all application materials are received at the office; however, acceptance to the waitlist does not automatically guarantee approval for an apartment. Further screening as described in the Applicant Screening Criteria section will be completed at the time an applicant is eligible to be offered an apartment, based on the waitlist. Apartments are rented to eligible persons in accordance with HUD's Income Targeting Requirements.

Current residents of the Silvernail, who are income qualified for Section 8 housing, may be added to the Section 8 wait list, after an application is received, and may be considered priority, as long as program eligibility is met and Income Targeting Requirements are being met at the time a Section 8 unit becomes available.

Procedures for Placement on Waitlist for Unsubsidized Units:

A prospect's place on the waitlist is determined by the date/time they inquire (either in person at The Property or speak to a Representative of The Property via phone) to discuss their eligibility in regard to the Section 42 program guidelines. At that time, they will be placed on the waitlist; however, acceptance to the waitlist does not automatically guarantee approval for an apartment. When a person on the wait list is called due to a unit becoming available, the applicant will be asked to provide income and asset information as required by HUD to determine program eligibility, as well as meet the additional screening criteria as described in the Applicant Screening Criteria section.

Procedures for Placement on Waitlist for Subsidized Units:

A prospect will be added to the waitlist once a completed application is received at our office. The application will be date stamped and reviewed to determine an estimated income projection based on information provided on the application to determine income level (Extremely Low Income or Very Low Income), based on the current HUD published income limits. If an applicant falls within income limits, the applicant will be added to our waitlist. If projected income is higher than the Very Low Income limit, the

applicant will be sent a letter to inform them they do not income qualify. The applicant may contact Silvernail to review their projected income calculations or resubmit an application at any time.

Acceptance to the waitlist does not automatically guarantee approval for an apartment. At the time we notify the applicant a unit is available, the applicant must complete a questionnaire to update their original application information, required by HUD, to determine program eligibility. The applicant must also meet the screening criteria as described in the Applicant Screening Criteria section.

Waitlist Procedures – All Units:

An offer of an apartment will be made by telephone and, if necessary, by letter. A person offered an apartment has 24 hours from receipt of the phone call, or if notified by letter, five (5) days from the date of mailing, to notify the office of their intention to accept or reject the offered apartment. Any deviation from this time frame must be approved in writing by the Director of Affordable Properties. An applicant will be removed from the waiting list if mail is returned due to incorrect mailing information or if a number is disconnected or incorrect.

Any eligible person who refuses an apartment due to medically necessary reasons will not lose his or her place on the waitlist. Otherwise, any applicant who is offered a unit and refuses a third time, will be removed from the waitlist. The individual may reapply at any time. However, their position on the waitlist will be determined by the date their most recent complete application is submitted.

Application Screening Criteria:

Credit check fee is dependent on the which housing program the applicant is applying for. See Management office for details.

If information supplied by Applicant indicates that additional information must be obtained from a previous landlord in order to verify Applicant's compliance with Application Screening Criteria contained herein, Property Manager may seek a minimum of one reference from previous landlords listed by Applicant on his/her application.

Credit History:

This property uses a third-party scoring model to screen credit history. Applicants must have a credit score within the range deemed to be acceptable under the scoring criteria. Applicants falling below this range may be subject to a higher security deposit or a declined application.

Third party scoring model shall consider multiple factors in determining credit criteria compliance, including but not limited to satisfactory rental payment history at present and previous residences, utility-related payments, current and past foreclosures, current and past bankruptcies, and open judgment orders. An applicant showing high risk debt in collections, or an open Chapter 7 bankruptcy will be denied.

Criminal Background Checks:

Management will consider all household members' criminal conviction records, in accordance with local, state, and federal fair housing laws, as part of its resident selection

criteria. Management will deny any applicant who is subject to local, state, or federal sex offender registry requirements. Live-in aides are subject to the same criminal conviction screening requirements as lessees.

Eviction History:

An eviction from previous rental housing shall be grounds for denial of an application for tenancy.

Other Screening Criteria:

A copy of an acceptable government-issued photo identification must be provided with the application.

If any of the above information provided is inadequate, or we do not receive a response within seven (7) days to any inquiry or request for additional information needed to process the application, the application process will proceed no further.

Procedures for Rejecting Ineligible Applicants:

Once the applicant screening criteria has been completed and all materials have been evaluated, any application not meeting the above requirements will be rejected. In the event that an applicant is rejected, the applicant will receive verbal or written notification. The applicant shall have fourteen (14) days from the notification to respond in writing or to request a meeting to discuss the application. Persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process. Responses may be directed to, The Silvernail Property Manager, 2451 Silvernail Rd; Pewaukee, WI 53072.

Procedures for Income Targeting Compliance (Section 8 Housing):

Income Targeting requirements stipulate that 40% of the Federally Subsidized units that become available each fiscal year must be rented to Extremely Low Income (ELI) households earning 30% or less of the median income. Once the ELI requirement is met, management is permitted to go to the other applicants on the waitlist.

Applications submitted indicating that the household is earning 30% or less of the Median income will be placed on the waitlist in chronological order based on the date and time the application was received by management. The date and time will be recorded on the waitlist along with the applicant's name and phone number. Additionally, we will record on the waitlist, for all applicants, their estimated total gross income. To comply with the Income Targeting, the Property Manager will place the symbol ELI (Extremely Low Income) next to the applicant's name as a code that is to be used to distinguish the applicant from the other applicants on the waitlist.

If the Property Manager, after having marketed to extremely low-income families, is unable to fill all of the units with families meeting the ELI requirement, the Property Manager is permitted to rent to other eligible families after a reasonable marketing period has expired. The Property Manager who is not able to meet the ELI target must maintain records to demonstrate, to the satisfaction of HUD, that all reasonable steps were taken to fill these units with "extremely low-income tenants."

4. Occupancy Standards:

Residents will be required to meet the following State and HUD standards for occupancy (information must be verified):

Occupancy Standards	Household Members*	
	Min.	Max.
1 Bedroom	1	2
2 Bedroom	1	4

*Includes any live-in care attendants.

5. Unit Transfer Policies:

Residents have the option to transfer between apartments for medically or financially necessary reasons or in the event of a change in household composition. A transfer request for medically necessary reasons must be accompanied by a completed Certification of Need. A transfer request due to a change in household composition may require a recertification of household income to ensure income qualifications of the housing program are being met. Transfer requests (all affordable programs) will be placed on an in-house waiting list, based on the date of request. In-house transfers may have priority in regard to apartment availability. Tenant(s) must meet or continue to meet the program eligibility requirements based on the housing program. Unit transfer fees may apply in some housing programs.

If Management designates an apartment as a handicapped-accessible unit, and the resident occupying said accessible unit does not currently require its accessible features, then the resident shall transfer to a non-accessible unit of the proper size within the community when an applicant or another existing resident who requires the features of the accessible unit has requested it.

Similarly, in the event that the members of the resident's household who required the accessible features of the accessible unit no longer reside in said unit, and an applicant or another existing resident who requires the accessible features of the accessible unit has requested it, then the remaining members of the household shall transfer to a unit that is not designated by Management as an accessible unit.

In either event described above, the resident(s) who shall transfer from an accessible unit to a non-accessible unit shall pay all costs associated with such transfer.

6. Policies to comply with Section 504 of the Rehabilitation Act of 1973 and Fair Housing Act Amendments of 1988:

Section 504 prohibits discrimination based upon disability in all programs or activities by recipients of federal financial assistance.

Fair Housing Act Amendment of 1988 prohibits discrimination on the basis of race, color, religion, gender, national origin, disability or familial status. We do not discriminate on the basis of disability status in the admission or access to, or employment in, our federally assisted programs and activities.

7. Policies to comply with Victims of Domestic Violence Act (VAWA) of 2005:

The Landlord may not consider incidents of domestic violence, dating violence or stalking as serious or repeated violations of the lease or other

“good cause” for termination of assistance, tenancy or occupancy rights of the victim of abuse.

The Landlord may not consider criminal activity directly relating to abuse engaged in by a member of a tenant’s household or any guest or other person under the tenant’s control, cause for termination of assistance, tenancy, or occupancy rights if the tenant or an immediate family member of the tenant’s family is the victim or threatened victim of that abuse.

The Landlord may request in writing that the victim, or family member on the victim’s behalf, certify that the individual is a victim of abuse and that the Certification of Domestic Violence, Dating Violence or Stalking, HUD-91066, or other documentation as noted on the certification form, be completed and submitted within 14 business days, or an agreed upon extension date, to receive protection under the VAWA. Failure to provide the certification or other supporting documentation within the specified time frame may result in eviction.

8. Equal Access to Housing:

A determination of eligibility for housing that is assisted by HUD shall be made in accordance with the eligibility requirements provided for such programs by HUD, and such housing shall be made available without regard to actual or perceived sexual orientation, gender identity or marital status.

9. Civil Rights Act:

Silvernail follows the Civil Rights Act of 1964 (Title VI) and prohibits discrimination on the basis of race, color and national origin in programs, activities, marketing, application processing and housing practices.

10. Policy for opening and closing the waiting list for the property:

It is not our policy to close the waiting list for the property.

11. Enterprise Income Verification (EIV):

EIV is used at The Silvernail Apartments by the Certified Occupancy Specialist. This person has been specifically trained and is an authorized user of this system which authenticates applicant and resident incomes through Social Security. Additionally, it checks if an applicant is already receiving a federal housing subsidy. Information is gathered using EIV during the initial application process as well as during the recertification and possibly during an interim recertification if necessary. Any printouts obtained using EIV are destroyed after years in accordance with HYD Notice H 08-03.

Upon applying for residency at The Silvernail Apartments the applicant must provide all financial information required by HUD (a list of information requirements will be provided) during a certification interview prior to being accepted for residency.

12. Security Deposit Requirements:

Project Specific Requirements: The tenant is required to pay the security deposit in full prior to move-in.

For the HUD project-based Section 8 units, HUD requires collection of a security deposit at the time of the initial lease execution. The amount of the required deposit is equal to the Total Tenant Payment, line 50 from the HUD 50059 form.

For other housing, a security deposit is required of one month's rent with a maximum limit of \$900.00.