HOPE VILLAGE
62+ Housing

Cascade House at Hope Village

1555 S Ivy Street Canby, OR. 97013
503-266-6430 TTY 711

Tenant Selection Plan

The apartment unit you are applying for operates under the Low-Income Housing Tax Credit Program (LIHTC) guidelines, authorized, and governed by Section 42 of the Internal Revenue Code of 1986 and monitored by Oregon Housing & Community Services. This program was designed to incentivize property developers to build affordable housing with income and rent restrictions for individuals and families.

The regulatory restrictions for the LIHTC program is based on the Area Median Income (AMI), which is a measure of income distribution in a region and is used to set income thresholds for housing affordability. The US Department of Urban Development (HUD) defines and calculates AMI for different geographical areas and household sizes. Income thresholds based on AMI are used to determine eligibility for income restricted housing units. For this property both the income and rent limits are set as follows: Ten (10) 1-bedroom units at 60%, twenty-two (22) 1 bedroom units at 50%, fourteen (14) one bedroom units at 40%, three (3) 2-bedroom units at 55%,and one (1) 2 bedroom unit at 50% This means the household's annual gross income at move-in must not exceed these Clackamas County AMI amounts. These limits can change annually so please ask management for the current limits at the time of application.

Cascade House at Hope Village is considered senior independent living and therefore you must be aged 62 or older to apply. The property is professionally managed by Hope Village, Inc.

TENANT SELECTION POLICY

Tenant selection for any vacant unit due to turnover will be filled by drawing upon the already existing waitlist as well as the following **preferences:**

Applicants will be selected in the following order:

1. Accessible units (ADA)
   - Disabled applicants from the waiting list by date and time.
2. **Non-accessible units**
   - Applicants from the waiting list by date and time.

TENANT SELECTION POLICY (IN-HOUSE TRANSFERS)

If a vacancy should occur, in-place-residents approved for **a** transfer will be processed before waiting list applicants. For transfer approval, a tenant must be in good standing, i.e., rent is current and has been paid before the 5th of the month for the last six (6) months. Before a transfer is approved the tenant's current unit will be inspected for damage and housekeeping. If the unit is unsatisfactory or there have been documented lease violations within the last six (6) months, management reserves the right to refuse the transfer. Once transfers of in-house residents are completed, the waiting lists will be utilized to fill vacancies. Tenants may transfer units on the same property but cannot transfer to another property.

Households eligible to request a unit transfer include:

1. Residents experiencing a VAWA-covered situation. This will include allowing the resident to move to a different unit within the property or be put on the waitlist of a different property with a preference that will put them at the top of the list even if the list is closed.
2. **Reasonable accommodation.**
3. Household composition has increased beyond the occupancy policy.
4. Household composition has decreased below the occupancy policy.
5. **Extenuating circumstances, considered on case-by-case circumstances.**
6. PBV residents are not eligible for the transfers due to household size changes.

OCCUPANCY POLICY

Occupancy is based on the number of bedrooms in the unit. A bedroom is defined as a space within the premises that is used primarily for sleeping, with at least one window and a closet space for clothing.

1. Maximum occupancy is two (2) people per bedroom, plus one person per living space. Exceptions to this rule shall be made on a case-by-case basis to a standard of reasonableness. Minimum occupancy is one (1) person per bedroom.
2. In the event that our 2-bedroom waitlist has been exhausted, an acceptation may be made to allow one person to occupy a two bedroom, providing all other criteria is met.
3. As a condition of tenancy, the State and Federal government require that applicants make disclosures prior to tenancy, declaring household composition, student status, and income and assets of all household members. Written authorization for the release of third-party information must be granted. This information will then be re-certified within one calendar year of occupancy. Material misrepresentation of the required information may result in the denial of the application or **termination of tenancy,**

STUDENT RESTRICTIONS

In general, units occupied entirely by full-time students are not treated as low-income units and are ineligible for housing credits. A person who was a full-time student as defined by their school from January until May 2nd is considered a student for tax credit purposes until January 1st of the following year. If the student attended at least one day in a month, that month is counted, and the five calendar months do not have to be consecutive. If all household members are students and at least one member certifies they are a part-time student, part-time status must be verified for the household to be student eligible. The determination of student status is based on the criteria used by the educational institution.

- A full-time student at an educational organization, as defined in Code Section 170(b)(l)(A)(ii). According to the IRS' 8823 *Guide,* the term educational organization includes elementary schools, junior and senior high schools, colleges, **universities, and technical, trade, and mechanical schools, but not on-the-job training courses.**
- Is pursuing a full-time course of institutional on-farm training under the supervision of an accredited agent of an educational organization or of a state or state political subdivision. On-farm training are school-administered programs held on farms that educate students about farming and agriculture.

As stated above, units comprised of full-time students (no one of whom is entitled to file a joint return) do not qualify as low-income units; however, there are exceptions as outlined in IRC §42(i)(3)(D).

1. A student receiving assistance under Title IV of the Social Security Act (TANF).
2. 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).
3. 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.
4. Entirely by 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 (as so defined) 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.

APPLICATION PROCESS

Steps to become a resident:

1. Request to be added to the waitlist.
2. Select your rental unit size according to the applicable occupancy standard defined above.
3. Each applicant aged 18 or over must complete their own application and must qualify individually.
4. You will be contacted by email or phone when it is your turn to apply for a unit. Completed applications will be accepted in person, or by email. Completed rental applications will be reviewed and screened according to the Tenant Selection Policy outlined on page three (3) and in the order that they are received.
5. Each applicant aged 18 or over must pay a non-refundable screening fee of $4S. The screening fee is the cost of ordering a **resident screening report and may be subject to change when the cost of obtaining the report increases.**
6. If the application is approved and you decide not to rent, you will forfeit the non-refundable screening fee and be removed from the waitlist. You may reapply at any point when the waitlist is open.
7. Be prepared to wait 2-3 business days for the initial screening process to be completed.
8. Positive identification will be required for all household members aged 18 and above.
   A complete and accurate application listing a current rental reference with phone numbers will be required. Incomplete applications will be returned to the applicant.
9. Primary applicants must be eighteen years of age or older.
10. Unfavorable information for any individual applicant may result in denial of all applications for the household.

11. The waitlist may be closed if the wait time exceeds twelve (12) months.
12. The waitlist may be re-opened if the waitlist is insufficient to fill units for six (6) months.

SECURITY DEPOSIT

Security deposits are required to be paid in full prior to occupancy. Applicants will be advised of the specific security deposit policy at this property at the time of application; however, in no case will the security deposit be less than $500 per household. The security deposit is completely refundable; but please be advised the household is liable for damages beyond normal "wear and tear". "Normal wear and tear" assume the Resident has cleaned and maintained the Premises during the tenancy in compliance with the Rental Agreement. The Wear and Tear Addendum required at move-in will provide additional guidelines and charges.

The following are examples of items which are never considered normal wear and tear:

1. Smoke damage of any type.
2. Resident painting the unit without prior management approval.
3. Damage caused by approved animals residing in the unit.

LIVE IN AIDE/CAREGIVER

A live-in aide or attendant is defined as: "A person who resides with one or more elderly persons, near-elderly persons or persons with disabilities" Applicants requiring the assistance of a permanent or temporary live-in aide will be required to have the caregiver complete an application and pay a screening fee. Only a criminal background check will be performed. The caregiver must meet the criminal history requirements, or the application will be denied. The income of a live-in aide is excluded from the household's annual income. Management must obtain written verification of the need for a live-in aide by the applicant/resident's health care professional or case-manager prior to residency approval. The caregiver must sign a Live-In Caregiver Addendum certifying to the following:

1. I am ESSENTIAL to the care and well-being of the applicant/resident.
2. I am NOT obligated or responsible for the financial support of said person.
3. I would not otherwise be living in the unit EXCEPT to provide the necessary supportive care services for said person(s); and
4. I understand that I have no rights to the apartment that will be/is rented to said person. However, I understand that I must abide by the lease agreement signed by said person. If said person vacates the residence for ANY REASON, I will vacate premises as well. I understand that if I would like to occupy an apartment, I will be required to complete the LIHTC **Certification Process on my own record.**

Note: While a relative may be considered to be a live-in aide/caregiver, they must meet the above requirements, especially statement (3). The live-in aide qualifies for occupancy only as long as the individual needing supportive services requires the aide's services and remains a tenant. Further, a live-in aide may never be a dependent or spouse of the applicant/resident.

WAITLIST MANAGEMENT - PURGING

The owner will apply the following rules when purging the waitlist:

1. Applicants **will** contact management a minimum of once every twelve (12) months to ensure interest and update pertinent **information if needed, or more often if pertinent information has changed.**
2. Three attempts to make contact by phone, email and/or via US mail will be made. Applicants will have ten (10) calendar days **to respond to express continued interest in remaining on the waitlist. Non-response to these requests will be grounds for** removal from the waitlist and the applicant will be unable to remain in their original position. Interested parties are welcome to reapply when the waitlist is open and will be added to the waitlist based on preference and time and date of their most **recent application.**
3. Your application may be removed from the waiting list for the following reasons:
    1. **At your request**
    2. Management is unable to contact you by telephone when it is your turn to apply for a unit.
    3. At the second refusal when offered a unit.
    4. Applicant was offered and accepted a unit within the complex.

INCOME REQUIREMENTS

The current monthly household income must be at least two (2) times the stated monthly rent. If monthly household income does not meet two (2) times the stated monthly rent, the application will not be accepted. Some form of verifiable income will be required for unemployed applicants. Verifiable income can be, but is not limited to bank accounts, alimony/child support, trust accounts, social security, unemployment, and TANF grants. If you are unemployed, we will require six months of verifiable income within the recent **one-year period. The income source must be verified. Households with a Housing Choice Voucher or claiming zero income must show**

an income enough to satisfy personal household expenses (i.e.) personal care items, utilities, vehicle expenses, cell phone, **medications, etc.**

Self-employed applicants may be required to provide copies of the previous year's tax return, bank statements, bookkeeping records **and other documents deemed necessary.**

There are maximum income limits established by Housing and Urban Development (HUD) each year that apply. This property is set at 40%,5O%, 55% and 60% of the Clackamas County Area Median Income. The Managing Agent **will** have these limits available. Verifying this information could take several days to complete. Potential tenants will have anticipated income of all adult persons expecting to occupy the unit verified and included on the Applicant/Tenant Questionnaire prior to occupancy and at annual recertification for continued eligibility. If a potential resident has not provided the Managing Agent with all the current and anticipated income within 5 business days, and/or if your source of income cannot be verified, the Managing Agent must deny the application.

Employment history is not required; however, a minimum six-month verifiable income source **will** be required. You will be denied if you are unemployed, and we are unable to verify income that reasonably affirms your ability to pay rent and applicable expenses.

RENTAL REQUIREMENTS

1. Mortgage payments and/or property tax assessments must be current. Home ownership negotiated through a land sales contract must be verified through the contract holder.
2. Three years of eviction free rental history will be required.
3. Rental history reflecting any money owing due to damage or past rent will only be accepted if applicant is actively on a payment plan.

CREDIT REQUIREMENTS

1. **A** consumer credit report will be obtained. Eleven (11) or more unpaid collections {not medical related) being reported by the credit bureau will result in denial of the application.
2. **A** bankruptcy listed on the credit report is acceptable; however, any subsequent negative credit history {not medical related) may result in a denial.
3. Outstanding bad debt {i.e., slow pay, collections, bankruptcies, repossessions, liens, judgments, and wage garnishment programs) being reported by the credit bureau, which is more than $5,000.00 may result in **a** denial.

CRIMINAL CONVICTION CRITERIA

Upon receipt of the Rental Application and screening fee, Owner/ Agent will conduct a search of public records to determine whether charges pending as of the date of the application; a conviction; a guilty plea; or no contest plea), for any of the following crimes as provided in ORS 90.303(3):drug-related crime; person crime; sex offense; crime involving applicant or any proposed resident or occupant has a "Conviction" {which means: 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 to peaceful enjoyment of the premises of residents, the landlord or the landlord's agent. Owner/Agent will not **consider a previous arrest that did not result in a Conviction or expunged records.**

If an applicant, or any proposed occupant, has a Conviction In their past which would disqualify them under these criminal conviction criteria, and desires to submit additional information to Owner/Agent along with the application so Owner/Agent can engage in an individualized assessment {described below) upon receipt of the results of the public records search and prior to a denial applicant should do so. Otherwise, applicants may request the review process after denial as set forth below, however, see item {c) under "Criminal Conviction Review Process" below regarding holding the unit. A single Conviction for any of the following, subject to the results of any review process, shall be grounds for denial of the Rental Application.

1. **Felonies involving murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or 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 5 **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 3 years.**
4. **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 1 years. Conviction of any crime that requires

lifetime registration as a sex offender will result in denial.

APPLICATION REJECTION POLICY (DENIALS)

Potential reasons for rejecting an application:

1. The applicant(s) is deemed income-ineligible.
2. The applicant(s) has incomplete, inaccurate, or falsified information on application.
3. Household characteristics are not appropriate for the unit type available, i.e., an ADA unit.
4. Family size is not appropriate for the size of units that are available.
5. The applicant(s) does not meet age criteria for the property.
6. Applicants that do not meet the criteria set forth for the property are denied by an independent screening company.
7. The applicant is unable or unwilling to disclose information necessary to qualify income within three (3) business days of the request made by management.
8. Student Status eligibility requirements as per the program of the property.
9. Any individual who may constitute a direct threat to the health and safety of any individual, or whose tenancy may pose a threat to the complex, or the property of others.

DISABLED ACCESSIBILITY

1. The property will make any reasonable changes to the common areas of the apartment community or building that will make **those areas accessible to all residents.**
2. The property will alter, or allow the resident to have altered, any unit to provide "reasonable accommodation" for any person with a disability. These alterations may be made at the tenant's, or, in some cases, the landlord's expense. Each request for modification to a unit will be evaluated under state and federal law to determine who will be responsible for the cost. A **reasonable accommodation request verification form can be obtained from the on-site management staff.**
3. If it is determined the resident will be responsible for the cost of modification the following will be required: All costs will be the responsibility of the applicant/tenant. The applicant/tenant must seek, in writing, the landlord's approval before making any modifications. Reasonable assurances, in writing, that the work will be performed in a workmanlike manner. Reasonable detail regarding the extent of the work to be done. Qualified contractors that will be used. Provide copies of appropriate building permits and the required licenses to the landlord for inspection, if applicable.

For more information on the Americans with Disabilities Act, visit the Department of Justice ADA Home Page at: **http://www.ada.gov/**

DENIAL POLICY

Failure to meet any of the above criteria shall result in denial of the application. You have the right to dispute the accuracy of any information provided to the landlord by a screening service or credit reporting agency. If your application is rejected due to **unfavorable information received during the screening process, you may:**

1. Contact the screening company that supplied the information to discuss your application. The landlord will supply the name, **address, and phone number of the screening company.**
2. Correct any incorrect information through the credit reporting agent as per their policy.
3. Request the credit reporting agency submits **a** corrected credit check to the appropriate screening company.
4. Upon receipt of the corrected and satisfactory information, your application will be evaluated again for the next available unit.
5. Denied applicants have the option to appeal the denial within five days of receiving the denial. If the vacancy has already been filled and the denial is approved, the applicant will remain on the list for the next available unit.

GOVERNMENT STATUES AND REGULATIONS POLICY

Fair Housing and Equal Opportunity

No person shall be discriminated against based on race, color, creed, religion, sex, national origin, age, sexual orientation, disability, income source, or familial status. These requirements apply to: (1) accepting and processing applications; (2) selecting tenants from among eligible applicants; (3) assigning units; and **(4)** certifying and recertifying eligibility for assistance.

Reasonable Accommodation

Under the Fair Housing Act, housing providers are required to consider adjusting policies and/or rules (a Reasonable Accommodation) for people with disabilities to enable them an equal opportunity to enjoy housing. This obligation has limits. Regulations allow a landlord or housing provider to request verification for the disability and the need for an accommodation from **a** qualified **professional. Reasonable Accommodation requests are reviewed on a case-by-case basis.**

Violence Against Women's Act (VAWA)

That an applicant (not gender specific) is or has been a victim of domestic violence, sexual assault, dating violence, or stalking is not an appropriate basis for denial of program assistance or for denial of admission if the applicant otherwise qualifies for admission.

In determining eligibility for housing in cases where the Agent, acting behalf of the Project Owners, has become aware that the household includes a victim of domestic violence, and when screening reveals negative and potentially disqualifying information, **such as poor credit history, previous damage to an apartment, or a prior arrest, inquiries will be made regarding the circumstances contributing to this negative history, to ascertain whether these past events were the consequence of domestic violence against a** member of the applicant household.

Any such inquiries will make clear that members of applicant households have a right to keep any history of domestic violence against them confidential.

When inquiries reveal that the negative history was the consequence of domestic violence, sexual assault, dating violence, or stalking against a member of the applicant household, the applicant household will not be denied housing assistance based on this reporting, provided that the perpetrator of domestic violence is not a member of the applicant household.

The Agent may ask for documentation establishing that the negative history was the consequence of domestic violence, sexual assault, dating violence, or stalking. The applicant shall have fourteen (14) business days (i.e. weekends and holidays will not count in determining the deadline) to provide such documentation. The Agent may grant extensions to the fourteen-day deadline if the applicant demonstrates good cause. The applicant can satisfy the documentation requirement in any of the following ways:

Completing a certification form verifying that the individual is a victim of domestic violence, dating violence, or stalking, and that the incident or incidents in question are bona fide incidents of actual or threatened abuse. Such certification shall include the name of the perpetrator, if it is known, OR

Providing documentation signed by any of the following third parties:

An employee, agent, or volunteer of a victim service provider, an attorney, a medical professional, or other knowledgeable professional.

The person signing the documentation must have assisted the victim in addressing domestic violence, dating violence, or stalking, or the effects of the abuse. The person signing the documentation must attest under penalty of perjury to his or her belief that the **incident or incidents in question are bona fide incidents of abuse. The victim of domestic violence, sexual assault, dating violence, or** stalking must also sign the documentation, or produce a Federal, State, Territorial, or local police or court record.

All denial of assistance letters will notify applicants of VAWA's protections and that they may seek an informal review if they believe that the denial of assistance was related to acts of domestic violence, sexual assault, dating violence, or stalking committed against the applicant.

If because of safety concerns a *victim* of domestic violence, sexual assault, dating violence, or stalking is unwilling or unable to provide information or identification ordinarily required to confirm eligibility, efforts will be made to otherwise establish eligibility **and alternative sources and methods of verification will be accepted.**

If your application has been denied and you feel that you qualify as a resident under the criteria set out above, please send a letter or **email to:**

Hope Village Inc.
1535 S Ivy St. Canby, OR. 97013
tina@hopevillage.org

Please explain the reasons you believe your application should be approved and request a review of your file. Please attach a copy of the denial letter you received with any documentation you feel would assist the review committee in overturning the denial. Within ten (10) working days of receipt of your letter, your application file will be reviewed, and you will be notified of the outcome of the **review.**

Revised 8/3/2026