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OVERVIEW

Hale Nā Koa 'O Hanakahi is a 92-unit affordable housing community in Hilo, Hawai'i, with priority for veterans, lower-income older adults, and surviving spouses. It provides affordable housing without regard to race, color, sex, creed, religion, national origin, physical or mental disability status, familial status, age, ancestry, marital status, source of income, sexual orientation, or other arbitrary personal characteristics.

The senior housing development will serve households at or below 80% area median income (AMI), with approximately 12 units targeting 30% AMI per State funding requirements, 38 units targeting households at or below 50% AMI, 31 units targeting 60% AMI, and 10 units targeting households at 80% AMI. There will be one unrestricted unit for the manager. The 50 units serving families at or below 50% AMI will receive project-based Section 8 assistance through the Hawai'i County Housing Agency. Preference for all units will be given to veterans and spouses of deceased veterans.

Hale Nā Koa 'O Hanakahi is a planned senior community with facilities designed specifically for senior living. Applicants and all household members must be 62 years or older to qualify for a unit.

Veterans are defined as persons who served in the active military, naval, or air service and were discharged or released under conditions other than dishonorable. Surviving Spouses of Veterans are defined

as widows or widowers of Veterans.

Hale Nā Koa 'O Hanakahi will make reasonable accommodations for individuals with disabilities. Reasonable Accommodation Request forms are available upon request from property management. Hale Nā Koa 'O Hanakahi is an Equal Housing Opportunity Facility, admitting people in accordance with Local, State, and Federal Housing laws, the County of Hawai'i Section 8 Program, and the Low-Income Housing Tax Credit (LIHTC) Program.

PROJECT-BASED VOUCHER UNITS

Hale Nā Koa 'O Hanakahi has a Project-Based Voucher contract for fifty (50) PBV units. Each applicant who applies for the project-based voucher assistance must be deemed eligible by the Kauai County Housing Agency and must meet the criteria of the Resident Selection Plan.

Self-Managed Wait List Policy

Hale Nā Koa 'O Hanakahi elects to maintain a self-managed wait list for Project-Based Voucher (PBV) units in accordance with 24 CFR 983.251(c) (7). The wait list will be administered in a manner that is consistent with HUD regulations, the Hawai'i County Housing Agency's Administrative Plan, and all applicable fair housing and nondiscrimination laws.

Hale Nā Koa 'O Hanakahi management staff will ensure that:

- The wait list is maintained transparently and equitably.
- Preferences and selection criteria are applied consistently and in accordance with Hawai'i County Housing Agency-approved policies.
- The opening and closing of the wait list are publicly announced and communicated to the Hawai'i County Housing Agency.
- Documentation of applicant selection and removal is retained and made available to the Hawai'i County Housing Agency upon request.

The Hawai'i County Housing Agency retains oversight authority over Hale Nā Koa 'O Hanakahi's wait list practices. It may audit or review records to ensure compliance. Hale Na Koa will cooperate fully with such oversight activities and implement corrective actions as directed by the Hawai'i County Housing Agency.

Preliminary Eligibility Determination Policy

Before offering tenancy, Hale Nā Koa 'O Hanakahi shall conduct a preliminary eligibility determination for each applicant. This determination will be based on HUD-defined criteria, including but not limited to:

- Income eligibility as defined under 24 CFR 5.653.
- Citizenship or an eligible immigration status.
- Disclosure and verification of Social Security Numbers.
- Compliance with any applicable preferences or screening criteria.

All eligibility determinations will be documented and retained in the applicant's file. Hale Nā Koa 'O Hanakahi will revise this policy as necessary to remain compliant with HUD regulations and the Hawai'i County Housing Agency directives.

NON-SMOKING POLICY

Hale Nā Koa 'O Hanakahi is designated as a Non-Smoking property. Smoking is prohibited in all areas of the property, including the interior of apartments and all indoor and outdoor common areas.

Residents are responsible for informing their guests of the Non-Smoking Policy. Any policy violation will be deemed a material breach of the Rental Agreement and grounds for immediate termination of the Lease/Rental Agreement.

Hale Nā Koa 'O Hanakahi's adoption of a non-smoking policy does not make the owner the guarantor of the residents' health or ensure that the property will be smoke-free. Still, management shall take reasonable steps to enforce this policy.

INCOME LIMITS

To qualify for a unit, the household's gross income may not exceed the maximum income limit per household size and may not be lower than the income minimum* per household size. The income maximums and minimums are attached and posted in Hale Na Koa's management office.

*The apartment may be rented if proof indicates satisfactory and timely rental payment history for the past twelve (12) months, equal to or greater than the rent charged for that unit size.

APPLICATION PROCEDURES

Applications will be distributed only when the wait list is open, not when it is closed.

Only online applications will be accepted.

Visit EAHHousing.org/Hilo to complete your application.

Each applicant must complete an application and be willing to submit a credit history, rental history, criminal background inquiry, and income and asset verification.

A lottery will determine the order in which the applications are screened for initial placements. Preferences will be continuously used in the selection of applicants. The online application must be completed and signed by the head of household and all household members over 18 before an applicant can be placed on the appropriate wait list. If an application is not completely answered, the date it is fully completed will be the date that the application is considered accepted for rental purposes.

When a completed application is received, it will be logged by date and time received and placed on the appropriate wait list. When a vacancy at the property exists or

is expected within the next **120 days**, the verification-selection process will begin immediately for the next applicant on the appropriate wait list regarding income, assets, and eligibility for certification.

PREFERENCES

Preferences will be continuously used to select applicants. However, the property’s policy is that a preference does not guarantee admission. Every applicant must still meet the Property’s Resident Selection Plan standards for acceptance as a resident.

For accessible units or adaptable units for persons with mobility, visual, or hearing impairments, households containing at least one person with such an impairment will have priority.

In addition to assigning and ranking a randomly assigned applicant number for the lottery, residents shall be selected according to preference for veterans and spouses of deceased veterans. Each preference is assigned points so that the computer software can accurately determine the placement of families on the wait list. The applicant’s points will determine the preference and priority status and how it affects the applicant’s position on the wait list. Preference and priority order will be determined based on the following point system:

- 2 points: United States Veteran or spouse of deceased veteran (No Preference)
- 1 point: Applicants without preference

Applicants are randomly assigned a lottery number. They are first ranked in preference/priority point system order and then ranked in lottery order. Applicants with higher preference/priority points are selected for application processing before applicants with lower preference/priority points.

A copy of the applicant’s DD214 or service letter will be required to verify U.S. Veteran status. A marriage certification and a death certificate for the deceased veteran are also necessary if a deceased veteran’s spouse applies for the preference. Applicants with a valid, verified preference will have priority over applicants without a verified preference. Therefore, applicants with a verified preference/priority that are lower on the wait list will be offered an apartment first.

If at any time there is no applicant with a valid and verified preference on the wait list, then no apartment in the project shall be held vacant awaiting such applicant but shall be rented promptly to an approved applicant without a preference.

Where preferences apply, applicants with a valid and verified preference will be moved to the top of the wait list above persons without a choice.

The preferences so described will always be consistent with the requirements of Section 42 and future interpretations or guidance from the IRS and will not in any way jeopardize the project’s eligibility under Section 42 of the Internal

Revenue Code.

UNIT TRANSFER POLICY

A Unit Transfer List is maintained for residents who have been approved for transfer due to a disability or change in household status. Transfers for accessibility or medical reasons will have priority over those for changes in household composition. Residents on the Unit Transfer List will have priority over applicants on the wait list.

To transfer to another building on the property, the family must meet the initial eligibility requirements.

OCCUPANCY STANDARDS

Occupancy guidelines are the criteria for matching a household with the most appropriate size and apartment type. The following occupancy guidelines will be followed to avoid over-utilization of the units:

Bedroom	Household Maximum
1	2
2	4

To determine the proper bedroom size for which a household may qualify, the following household members are to be included:

1. All full-time members of the household.
2. Live-in attendants. Note: Live-in

attendants are subject to this plan's criminal and landlord provisions, except for the criteria determining their ability to pay rent.

VIOLENCE AGAINST WOMEN ACT

The Violence Against Women Act ("VAWA") protects victims against eviction or denial of housing based on domestic violence, dating violence, sexual assault, and stalking. In 2013, Congress expanded VAWA's housing protections by covering additional federal housing programs, including the Low-Income Housing Tax Credit program ("LIHTC"). VAWA offers the following protections:

1. An applicant's or program participant's status as a victim of domestic violence, dating violence, sexual assault, and stalking is not a basis for denial of admission if the applicant otherwise qualifies for admission.
2. This must support or assist victims of domestic violence, dating violence, sexual assault, and stalking. It must protect victims, as well as members of their families, from being denied housing or from losing their HUD-assisted housing.
3. An incident or incidents of actual or threatened domestic violence, dating violence, sexual assault, and stalking will not be construed as serious or repeated violations of the lease or other "good cause" for terminating the assistance, tenancy, or occupancy rights of a victim of abuse.
4. Criminal activity directly related to domestic violence, dating violence, sexual assault, and stalking, engaged in by a member of a tenant's household or any guest or other person under the tenant's control, shall not be cause for termination of assistance, tenancy, or occupancy rights of the victim of the criminal acts.
5. Assistance may be terminated or a lease "bifurcated" to remove an offending household member from the home. Whether or not the individual is a signatory to the lease and lawful tenant, if they engage in a criminal act of physical violence against family members or others, they stand to be evicted, removed, or have their occupancy rights terminated. This action allows the victim, a tenant or a lawful occupant, to remain.
6. The provisions protecting victims of domestic violence, dating violence, sexual assault, and stalking engaged in by a member of the household may not be construed to limit Hale Na Koa, when notified, from honoring various court orders issued to either protect the victim or address the distribution of property in case a family breaks up.
7. The authority to evict or terminate assistance is not limited to a victim who commits an unrelated criminal activity. Furthermore, if Hale Na Koa can show an actual and imminent threat to other tenants or those employed at or providing service to the property if an unlawful tenant's residency is not terminated, then evicting a victim is an option, the

VAWA notwithstanding. Ultimately, Hale Na Koa will not subject victims to more demanding standards than other tenants.

The VAWA protections shall not supersede any provision of any federal, state, or local law that provides greater protection for victims of domestic violence, dating violence, sexual assault, and stalking. The laws offering greater protection are applied in instances of domestic violence, dating violence, sexual assault, and stalking.

The Notice of Occupancy Rights and Certification form will be provided to applicants when assistance is denied or at the time of move-in.

GROUND FOR REJECTION

1. The household fails to meet the age restriction for senior housing.
2. Total household income exceeds the applicable income limits published by HUD, or does not meet the minimum income limits.
3. The household cannot pay the full security deposit at move-in.
4. The household refuses to accept the second offer of a unit.
5. Households fail to respond to interview letters or otherwise fail to cooperate with the certification process, including failing to sign consent forms.
6. ANY adult household members who fail to attend the eligibility interview.
7. The household is comprised entirely of full-time students and does not

meet the exception outlined in Section 42 of the IRC.

8. Applicant failed to provide adequate income verification, or we cannot adequately verify income and/or income sources.
9. Providing or submitting false or untrue information on your application, or failure to cooperate with the verification process.
10. Unit assignment will NOT be the household's sole place of residency.

LANDLORD REFERENCE

1. Negative landlord references that indicate lease violation, disturbing the peace, harassment, improper conduct, or other negative references against the household.
2. Evictions reported in the last five (5) years.
3. The history of late rent payments demonstrates more than two late payments in six months for the past two years and more than one NSF in one year.
4. Inappropriate household size for the unit available (see Occupancy Standards)

BACKGROUND CHECK

1. Conviction of a felony within the last seven (7) years.
2. Applicants applying for one of the 50 project-based subsidized units will not qualify if they are subject to a lifetime registration requirement under a state sex offender

registration program.

GRIEVANCE/APPEAL PROCESS

Failure to meet one or more of the foregoing screening criteria may be grounds for rejection; however, each application is considered a whole, and the above factors are considered part of a weighted formula. If the applicants fail to meet the screening criteria, they will receive a written notice indicating they have the right to appeal the decision. This notice must indicate that the applicant has 14 days to dispute the decision.

An appeal meeting with the Property Supervisor will be held within 10 business days of receipt of the applicant’s request.

Within five days of the appeal meeting, the property will advise the applicant in writing of the final decision regarding eligibility. Apartments will not be held for those applicants in the appeal process.

ADMINISTRATION OF WAIT LIST

The property is required to maintain a wait list of all applicants who submit a completed application. Applicants must be placed on the wait list and selected from it even in situations where there are vacancies, and the application is processed upon receipt. This procedure is necessary to ensure the complete and accurate processing of all documentation for all applicants.

The property has one wait list established and maintained chronologically based

on the date and time of receipt of the preliminary application. **The wait list contains the following information for each applicant:**

- Applicant Name
- Address and/or Contact Information
- Phone Number(s)
- Unit Type/Size
- Household Composition
- Preference/Accessibility requirements
- Income level
- Date/ Time of Application

Applicants must report changes in writing to any of the information immediately.

Applicants can decline the first apartment offered and retain their place on the wait list. Should the applicant decline the offer of the next available unit, they will be removed from the wait list.

Purging the Wait List

The wait list will be purged periodically. Each applicant will receive a letter from the property requesting updated information and asking about their continued interest. This letter must be returned within the specified time, or their application will be removed from the wait list. The applicant is responsible for maintaining a current address with the office to receive wait list correspondence. Any correspondence returned undeliverable will result in the application being removed from the wait list.

Opening/Closing the Wait List

Hale Nā Koa ‘O Hanakahi will monitor the vacancies and wait list regularly to ensure that there are enough applicants to fill the vacancies. Once the wait on the wait list has been determined to exceed 12 months, it will be closed.

The wait list may be closed for one or more unit sizes when the average wait is over 12 months. When the wait list is closed, Hale Nā Koa ‘O Hanakahi will advise potential applicants that the wait list is closed and refuse to take additional applications. Hale Nā Koa ‘O Hanakahi will publish a notice stating that the wait list is closed in a publication likely to be read by potential applicants. The notice will state why Hale Nā Koa ‘O Hanakahi refuses to accept additional applications.

When Hale Nā Koa ‘O Hanakahi agrees to accept applications again, the notice of this action will be announced in a publication likely to be read by potential applicants in the same manner as the notification that the wait list was closed.

Advertisements will include where and when to apply and will conform to the advertising and outreach activities described in the marketing plan for Hale Nā Koa ‘O Hanakahi.

RESIDENT SELECTION PLAN

The Resident Selection Plan is available in the management office. Changes to the Plan will be sent via U.S. mail to all persons on the active wait list. The Plan

will be distributed with applications when the wait list opens. It will also be available by request from management.

RECERTIFICATION REQUIREMENTS

All residents must be re-certified annually. Residents must also report all interim changes to management that occur between annually scheduled recertification.

PETS

Residents are permitted to keep common household pets in the dwelling unit (subject to 24 CFR Part 243 provisions and the pet policy promulgated under 24 CFR Section 243.20). Service or Assistance animals are not considered pets. They are not required to comply with the provisions of the Pet Policy. Service or Assistance animals are specifically needed to assist individuals with documented disabilities. Please notify Management if you require a Service or Assistance animal.

EQUAL HOUSING OPPORTUNITY

Hale Nā Koa ‘O Hanakahi does not discriminate based on disability status in admission to, access to, treatment, or employment in its federally assisted programs and activities.