



Tenant Selection Plan

Nāulu (Halawa View II)
99-009 Kalaloa Street, Aiea, Oahu, Hawai'i 96701

Unit count: 300 Affordable units

Nāulu apartments is a 300-unit new construction apartment community located in Aiea, Oahu, Hawai'i. This is a mixed income property that serves households at the 30%, 40%, 50%, and 60% area median income (AMI) levels.

Unit count by bedroom size:

Unit Type	Unit Count	Square Footage (SF)
Studio	36	342 SF
1-Bedroom	114	513 SF
2-Bedroom	136	730 SF
4-Bedroom	14	1199 SF

Applications

Applications will be accepted by mail, in person at the leasing office, and online through the community's website. If you require assistance to complete the application process, please contact the community leasing office to request a reasonable accommodation in order to have equal access to this low-income housing program.

Program Eligibility Requirements

In order to qualify as a resident at Nāulu Apartments, each applicant must provide or enable us to solicit third party verification for required information in each of the below categories. This community was funded in part by the Low-Income Housing Tax Credit Program, and the regulations defined by the Internal Revenue Code Section 42, which is strictly adhered to.

- All applicants are required to show at least one form of identity verification. Acceptable forms of identity and age verification include government issued identification such as military identification, driver's license, or passport. Age of Minority Card, birth certificate, and social security cards are all acceptable forms of identity verification as well. A Social Security Card may not be acceptable alone, as age needs to be verified to properly compute the household composition. All applicants must be of legal age. All parties 18 years of age or older are required to complete an application and pay any and all application fees.
- All family members who are 18 years of age or older are required to sign consent and verification forms. All information reported by the household is subject to verification.



Program Eligibility Requirements Continued

- All family members agree to disclose all income and assets for verification purposes to determine eligibility under the Low-Income Housing Tax Credit program upon first application and annually thereafter throughout tenancy.
- Applicants must agree to pay the rent required by the program under which they will receive assistance.

Student Eligibility Requirements

Student eligibility requirements apply to applicants enrolled at an institution of higher education who are under 24 years of age, unless the applicant is a student who is living with his/her parents who are applying for Section 8 assistance.

Students who are 24 years of age or over, married, a veteran of the US Military, have a dependent child or is a person with disabilities, as defined in section 3(b)(3)(F) of the United States Housing Act of 1937 (42 USC 1437a (b3E)) that was receiving Section 8 assistance as of November 30, 2005, qualify.

- If the applicant is of legal contract age and is not claimed as a dependent on their parent(s) or guardian(s) latest tax return or meets the criteria from at least one of following questions, they qualify:
 - Will you be at least 24 years old by December 31 of the current year?
 - Have you established a household separate from parents or legal guardians for at least one year prior to application for occupancy?
 - Were you an orphan or a ward of the court through the age of 18?
 - Are you a veteran of the U.S. Armed Forces?
 - Do you have legal dependents other than a spouse?
 - Are you a graduate or professional student?
 - Are you married?
- The student must obtain a certification of the amount of financial assistance that will be provided by parents, signed by the individual providing the support. This certification is required even if no assistance will be provided.
- If the applicant is claimed on their parent(s) or guardian(s) latest tax return or does not meet the criteria from at least one of above questions; they must meet eligibility requirements for Section 8 assistance and their parents, individually or jointly, must be income eligible for section 8 assistance.

Income Eligibility Requirements

HUD establishes and publishes income limits annually based on family size for each county in the United States based on the median income of the geographic area. In turn, the Hawai'i Housing Finance and Development Corporation (HHFDC) publishes income and rent limits annually that are specific to each locality within the state of Hawai'i. The family's annual income must not exceed HHFDC program income limits. Income limits for this property are listed below and are consistent with Area Medium Income limits applicable to Honolulu County (effective 4/1/2025):



Income Limits

AMI%	Number of People and Household Income Limits							
	1	2	3	4	5	6	7	8
30%	\$31,920	\$36,480	\$41,040	\$45,600	\$49,260	\$52,920	\$56,550	\$60,210
40%	\$42,560	\$48,640	\$54,720	\$60,800	\$65,680	\$70,560	\$75,400	\$80,280
50%	\$53,200	\$60,800	\$68,400	\$76,000	\$82,100	\$88,200	\$94,250	\$100,350
60%	\$63,840	\$72,960	\$82,080	\$91,200	\$98,520	\$105,840	\$113,100	\$120,420

*****Income and rent limits are subject to adjustment*****

Nāulu rent amounts and required monthly income to qualify to rent units.

Bedroom Size	30% Rent	Minimum Monthly Income	40% Rent	Minimum Monthly Income	50% Rent	Minimum Monthly Income	60% Rent	Minimum Monthly Income
Studio	\$704	\$1,408	\$970	\$1,940	\$1,236	\$2,472	\$1,502	\$3,004
1 Bedroom	\$746	\$1,492	\$1,031	\$2,062	\$1,316	\$2,632	\$1,601	\$3,202
2 Bedrooms	\$870	\$1,740	\$1,212	\$2,424	\$1,554	\$3,108	\$1,896	\$3,792
4 Bedrooms	-	-	-	-	\$1,961	\$3,922	\$2,402	\$4,804

Note: Sewer, water, and trash are included. Electricity will be billed separately.

Occupancy Guidelines:

	Studio	1-Bedroom	2-Bedrooms	4-Bedrooms
Minimum Occupants	1	1	2	4
Maximum Occupants	2	3	5	9

Accommodation will be reviewed for families who have requested a reasonable accommodation as defined by HUD through Indigo Real Estate's 504 coordinator. Occupancy standards are in place to ensure maximum use of federal subsidies and to protect against overcrowding circumstances. Family composition may change naturally over time, and Indigo reserves the right to adjust overcrowded families into larger units when a larger unit comes available. Circumstances of overcrowding are a safety concern and would supersede a normal applicant for the same unit.



Leasing and Marketing

A wide variety of marketing resources will be explored to establish the best possible sources to effectively market. Marketing sources will include property signage, property specific website, newspaper print ads, Internet Listing Services, local business community outreach and community specific marketing flyers.

The property identification sign displaying the name of the community along with the Equal Housing Opportunity and the American for Disabilities Act logos will be placed at the property entrance. Another sign will display the property's office hours and telephone number. Local referral agencies such as real estate firms, city governments, housing groups, churches, local business, and service organizations will be contacted through outreach efforts to familiarize them with the property. Brochures, referral flyers and rental application packages will be made available for these organizations to refer to prospective residents seeking quality affordable housing. Communication with these local entities will be maintained to keep the property well known within the market.

The on-site team will actively solicit minority and low-income household prospects in the local community to ensure those who traditionally would not expect to apply are aware that housing for them is available. The Fair Housing Marketing plan will be executed by the Managing Agent to ensure a socioeconomic mix of residents. Outreach efforts such as contacts with church groups, major unskilled labor employers, local housing authorities, assistance agencies such as OSM, agencies who assist the disabled, etc. will be utilized. No discrimination of any kind will be tolerated.

1. Marketing Department

The Managing Agent, as part of normal operations, will act as the marketing and leasing support entity for achieving and maintaining the occupancy standards.

2. Wait List Procedures

If an eligible applicant is not assigned an apartment initially, the applicant will be placed on a wait list in the chronological order in which the initial application was received.

- The wait list may have different preferences due to the applicant's special needs but must always be maintained in chronological order. These separate categories may include:
 - Various size units
 - Units for large families and/or disabled persons if applicable.
 - Displacement, such as victims of natural disasters and eminent domain to whom priority consideration may be given, and any federally mandated preferences.
- Applicants determined eligible would be selected by chronological order.



Leasing and Marketing Continued

- Each list available by preference will be available for review by applicants on the wait list. When the application is first submitted, the applicant will be notified of the category(s) assigned to that application. No application may be removed from the waiting list without prior notification to the applicant or at least a good, fair attempt to locate the applicant. The waiting list has a minimum of the following applicant information: date/time of application, name of applicant, household size, household composition, annual household income and AMGI requirements, size of unit needed, date(s) applicant contacted, disposition, date removed from the list along with the reason, and applicant notification of removal. The waiting list will be updated periodically by forwarding the applicant a status inquiry requiring a response within a consistent specified time in order to maintain his or her position on the list.

VAWA Protections

1. 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 of a victim who is protected from acts under the domestic or family violence laws of the jurisdiction.
2. 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 member of the tenant’s family is the victim or threatened victim of that abuse.
3. The Landlord may request in writing that the victim, or a 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, Form HUD-91066, or other documentation as noted on the certification form, be completed and submitted within 14 business days, or an agreed upon 4 extension date, to receive protection under the VAWA. Failure to provide the certification or other supporting documentation within the specified timeframe may result in eviction.

Applicant Screening Criteria

A Preliminary Recommendation for the applicant will be based on the following:

- Have satisfactory credit as determined by credit reporting agency
 - Maximum average household percentage of negative credit accounts = 50%. Does not include medical bills, student loans or past due/foreclosed mortgage related.
 - If a household negative credit accounts >50%, then average household national standard credit score can be considered. 625+ = approved, 500 to 624 = approved with total deposit = 1 month’s rent, <500 = denied.
 - For applicants with no credit score and derogatory credit accounts (excluding medical/student loans) totaling less than \$750 = approved with total deposit = 1



month's rent. If derogatory credit accounts (excluding medical/student loans) exceed \$750, denied.

Applicant Screening Criteria Continued

- Discharged bankruptcy is an acceptable risk due to the recent mortgage and credit crisis. Open bankruptcy – denial.
- Pass criminal background check
 - May not have felony conviction or pending felony conviction.
 - Conviction of household member(s) of more than one (1) misdemeanor crime (excluding petty misdemeanor crimes) in the past three (3) years.
 - May not be a registered sex offender.
- Receive good landlord references
 - Rental reference must be in good standing.
 - No evictions reported in the last five years.
 - History of late payment of rent or non-sufficient funds (NSF) checks that demonstrates more than 3 each in the last 12 months is grounds for denial.
- Income requirements
 - Monthly income of 2 times the rental amount required for unconditional approval.
- Section 8 Criteria Requirements: All Section 8 applicants are required to meet the same criteria as stated above, with the exception that the applicant only needs to meet income requirements for their portion of the rent. Applicants should verify with their own specific Section 8 requirements to determine eligibility for residency at your apartment community.

All applicants must provide and submit to the following:

1. Valid photo identification will be required for all applicants.
2. A criminal record search will be performed for felony and misdemeanor offenses.
3. All felony and misdemeanor offenses must be disclosed on the rental application and may be cause for denial of tenancy.
4. Falsification of rental application will result in denial.

Note: The same criteria regarding criminal history also applies to live-in-aides. Standards are subject to change with property criteria changes.

Notification of Applicant Rejection

If an applicant is denied admission to the property, they will receive a written notice stating the reason(s) for the rejection. The applicant has the right to respond in writing or request a meeting to dispute the rejection within 14 days of the notice. Persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process if admission is denied because criminal background screening indicates the applicant provided false information; the entity making the determination must provide the subject of the record and the applicant a copy of the information the action is based upon. The subject of the record and the applicant have the opportunity to dispute the accuracy and relevance of the information obtained from any law enforcement agency.



Terms of Residency

Each qualified household will be required to sign a lease for a period no greater than one year, and a period no less than six months. The initial lease must be for one year.

Unit Transfer Policy

Nāulu Apartments will allow unit transfers for the following reasons:

- A change in household size or household composition that causes an over/under utilization of the current unit, and the transfer is required by management.
- A need for the accessible features of another unit; or
- Another reason is verified by a qualified professional.

Transfer requests that do not meet one of the above reasons will not be approved. A Unit Transfer Waiting List is maintained for those tenants who have been approved for transfer for one or more of the above reasons and are in good standing. Tenants on the Unit Transfer List will have priority over applicants on the Waiting List.

Limited English Proficiency (LEP)

For persons who do not speak English as their primary language and those who have a limited ability to speak, read, write, or understand English; we will make reasonable efforts to provide language assistance. We will arrange to provide forms relating to tenancy in a language that is understood by the individual. We will make every effort to obtain oral interpretation and written translation services if deemed necessary.

Non-Discrimination and Fair Housing Statement

Nāulu Apartments adheres to the Fair Housing Act and Federal Civil Rights Laws. We will not discriminate against applicants or tenants based on race, color, religion, sex, handicap, familial status, or natural origin as well as Hawai'i's protected classes of age, HIV infection, sexual orientation, gender identity and marital status. In compliance with Section 504 regulations, we will take reasonable, nondiscriminatory steps to maximize the use of accessible units by eligible individuals whose disability requires the accessibility features of a particular unit. We will consider extenuating circumstances in the screening process for applicants with disabilities, where required as a matter of reasonable accommodation.

Indigo Real Estate Services Inc. and the communities we manage are pledged to the letter and intent of the United States policy to achieve housing opportunities equally throughout the nation. We fully promote and support affirmative advertising and outreach marketing practices to overcome any barriers to obtaining decent, safe, and sanitary housing. We fully support affirmative advertising and marketing practices to overcome any barriers due to race, color, religion, sex, handicap, familial status, or natural origin as well as Hawai'i's protected classes of age, HIV infection, sexual orientation, gender identity and marital status.

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