

Saint Paul 4d Affordable Housing Incentive Program

Property Recertification and Compliance Cycle Checklist

There are two key deadlines to submit recertification and compliance materials for the City of Saint Paul 4d Program:

1. *The Saint Paul Recertification Form is due to the City of Saint Paul by January 31st.*
2. *The LIRC Renewal Form is due to Minnesota Housing by March 31st.*

Unsubmitted or incomplete documentation will not be processed and result in a 0% compliance rate. Properties with 0% compliance rates will not receive the 4d class tax rate for the current tax assessment year.

Recertification Requirements

1. Locate the following information for all enrolled properties to be used throughout the recertification:

- Property's Parcel ID number and street address
- Number of 4d units at 50% AMI from 4d Declaration of Covenants: _____
- Number of 4d units at 60% AMI from 4d Declaration of Covenants: _____
- If owner has changed in last year, current property owner : _____
- If primary contact has changed in past year, current primary contact: _____
- Rents as of December 31st of the year under review (for recertifications due in January 2025, this would refer to 12/31/2024) for all 4d units
 - Note: Applicable utility allowances will be added to the base rent to determine if total rent exceeds the total rent limit.*
- Income qualification** for new tenant households that moved in during the year under review (for recertifications due in January 2025, this would refer to any time between 1/1/2024 and 12/31/2024)
 - For each new tenant, you will report their move-in date, household size, household income (at time of move-in), whether they receive public assistance (e.g., section 8), and their new rent total (incl. utility allowances)

2. Reread the affirmative marketing requirements in the 4d Program Guidelines – all vacant rental housing units at 4d enrolled properties must be affirmatively marketed on HousingLink.org

3. Fill out the recertification form and email to 4d@stpaul.gov, by January 31st
(4d Program staff will share the current version of the recertification form at the beginning of January.)

4. Fill out and submit, by mail, the LIRC Renewal Form to Minnesota Housing with the accompanying reapplication fee (\$10 per 4d unit, up to a maximum fee of \$150 per property) by March 31st to:

ATTN: LIRC
400 Wabasha Street North
Suite 400

Saint Paul, MN 55102

(MN Housing will mail copies of this form to existing 4d property owners if at least a portion of the units were compliant and a copy of the LIRC Renewal (or LIRC Application, if newly enrolling) form was submitted the prior year. This form will also be made available on [MN Housing's website](#) in January.

PLEASE NOTE: If your **property does not currently hold 4d/LIRC status**, due to non-compliance or not submitting the previous year's form(s), **you will be required to instead submit the *LIRC Initial Application form*** (not "Renewal") along with the fee (\$10 per 4d/LIRC unit, up to a maximum fee of \$150 per property) by March 31st to the address above. The form will be available at [MN Housing's website](#) in early January. Importantly, you **must also attach a copy of the property's Recorded Declaration of Restrictive Covenants to the LIRC Application**, part of the closing documents package that was signed upon enrollment into the 4d Program. This document must be attached to the LIRC Application form for the property to be re-enrolled. If you have questions about the form or Declaration of Restrictive Covenants, please email 4d@stpaul.gov.

*Utility Allowances

Oftentimes, tenants pay base rent, which may include a few utilities, as well as extra utility costs. Utility allowances are added to the base rent for utilities paid by the tenant in order to capture a tenant's full financial responsibility related to housing costs. Altogether, base rent and utility allowances cannot exceed the 4d maximum rent limit.

For more information, [visit our website](#).

If you're interested on the basis and history of utility allowances, [you can read more here](#).

**Income Qualification for New Tenants

All new households that move in after you enroll in the 4d program must be certified as income qualified for your 4d units. Household income must be under 50% or 60% AMI, depending on the specific unit's commitment. Verified income for new tenants is reported in the recertification form.

All adult applicants must complete the 4d Government Data Practices Act (GDPA) form, [available on our website](#). It is the property owner's responsibility to collect and store this data, then report to the City.

The City reserves the right to ask the owner for backup documentation as needed. As noted in the Declaration of Covenants, owners are required to retain records for at least six (6) years upon completion or termination of the Declaration.

Applicants must sign Attachment 1 to the 4d GDPA form and provide a copy of each working adult's federal tax return. More information can be found on the 4d GDPA form, including what alternative third-part documentation may be provided if a federal tax return is not available.

When a new tenant moves in, owners must do the following:

- Ensure all adult applicants in the household complete the 4d Government Data Practices Act form
- Verify the household's income using IRS form 1040 or alternative third-party documentation

- File the 4d Government Data Practices Act form(s) and income documentation for the duration of the 4d enrollment (10 years) plus 6 years after the term has ended
- Report the income for any new household that moved on the City of Saint Paul's annual 4d Recertification form
- If needed, comply with the City's documentation review requests