

## House to Home Program

### RESIDENT SELECTION CRITERIA - HOUSE TO HOME PROGRAM

#### Application and Review Process

Thank you for your interest in seeking CHWC for your current housing needs through our house to home program. The following information for your reading is in regard to the Resident Selection Criteria for our specific housing program called House-to-Home.

Applications and copies of the Resident Selection Criteria are available in our front office between the hours of 8:00am-5:00pm, Monday through Friday (until 12:00 Noon on Fridays during our summer hours). Applicants are encouraged to call with any questions they may have in order to gain a clearer understanding of the house to home program and its selection review process; or, in order to find out the status of his/her submitted application. All applications must be fully **completed** before it will be logged and placed on our waiting list for to participate in this house to home program. *Completed applications are those applications that have all required documentation along with a non-refundable application fee paid in the form of money order or cashier's check to the property with them at the same time it is received by our office.* Regardless of how the application is submitted to our office, be it hand delivered, mailed first class or express, faxed or scanned, only completed applications, received by the house to home program's managing staff will be logged (date/time stamped and placed in chronological order on our waiting list for the next available property).

The house to home program's managing staff members will review all pre-applications to determine initial eligibility. The initial eligibility will be based upon the applicant/s provided information and true statements regarding stated income(s), household size, and answers to other pertinent questions. If the income and family size is within the maximum guidelines, credit reports will be pulled; if the minimum credit score is achieved then background checks will be obtained. If the applications pass their initial screening criteria then third party verifications are requested to further qualify the applicant's approval and position on the waiting list.

All decisions of the Managing selection team are final.

#### Fair Housing Act

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability.

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### Waiting List

Managing Staff will maintain a waiting list of applicants that have completed and passed the initial qualifications process for the house to home program. A new or updated application may need to be completed and requalification established before the family can actually occupy a property when it becomes available to them. Other waiting lists may exist for different housing developments and/or programs due to residency requirements, funding sources and/or income limits. Qualified applicants will be notified when/if a unit that meets their acceptance guidelines becomes available.

### Property Type

Single family dwellings, permanent housing, independent living, affordable low-income housing

### Citizen or Eligible Non-Citizenship Status

Applicants are required to submit evidence of citizenship or eligible immigration status or choose not to claim eligible status. All family members, regardless of age, must declare their citizenship or immigration status. Applicants will not be offered housing if they are not a U.S. citizen or do not have legal non-citizenship status.

### Occupancy Standards

The owner's occupancy standard is a maximum of 2 persons per bedroom. An applicant will be denied if the total number of persons in the household exceeds the maximum number permitted per bedroom. For these 3 bedroom homes the maximum household size should not exceed 6 members.

### Minimum Lease Terms

Initial lease 12 months

### Completion of Authorization for Release of information

To be eligible for housing, applicants must sign the Authorization form consenting to the Release of Information regarding finances, residence, credit, backgrounds etc.

### Smoking

The homes are non-smoking units. A \$50 fee will be charged each time smoking is discovered in the unit. Smoking is only allowed on the exterior of the house.

### Minimum Qualification Guidelines

1. Households must meet the Annual Household Income Limits.  
Each year income limits are put out by the government and/or state programs that chart maximum income limits per household size that can qualify for certain government and/or state funded programs. All income and assets are requested and third party verifications are requested to qualify the applicant/s. All applicants, for admission into a LIHTC assisted housing program, must

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have incomes at or below the applicable charted income limits to qualify for this house to home program. After the household's income is determined to be within the limits of the house to home program, then the house to home program requires the HH's income to be at least 3x (three times) their qualified monthly rent amount to be approved for lease in it this program. **For Example:** If the monthly rent for a house is \$820 per month, the household must gross \$2460 per month to meet this guideline.

Section 8 voucher holders are welcome and will be provided the same consideration for occupancy as any other applicant. A minimum income standard cannot be applied to a Section 8 Housing Choice voucher holder since their rent is subsidized.

2. Households must provide verifiable landlord references.  
A minimum of a 1-year of rental history. Your landlord reference/s will be verified. An Unfavorable or unsubstantiated landlord reference may be grounds for rejection into the house to home program. Condition can only be waived by executive orders.
3. Banking –Checking, Savings and other Asset accounts are required.  
A Verification of Deposits will be sent to your financial institution. If we cannot obtain proper verification from it, 1 month Savings and 6 months checking statements are required. Also Money Market accounts, Stocks and Bonds, 401K, Whole Life Insurance policy etc. if applicable are required to be submitted.
4. Credit History  
CHWC prefers a minimum credit score of 580 for the House to Home Program. However, credit scores lower than 580 may be reviewed on a case by case basis and a household may still be accepted into the house to home program if extenuating circumstances (medical issues; divorce, etc.) have affected the applicant's ability to maintain good credit.

Applicants with credit scores lower than 580 who are accepted into the house to home program will be required to complete Financial/Household Budget Management workshops and work with a credit coach to improve the household's overall credit score. Applicants having collections/unpaid utility bills that may cause a delay in establishing utility service at the residence, in their own names, within 3-days, will be denied this housing opportunity. Applicants that are in bankruptcy or whose bankruptcy is not yet 4-years past its discharge date will not be approved for the house to home program.

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5. Applicants must provide a valid Social Security Card.

A valid U.S. Social Security number is required of all adults who will live in the household. Permanent Resident Status/Student Visa/Alien Registration, or some other acceptable form of legal non-citizenship status is required.

6. Rent and Security Deposit

Applicant/s must be able to Pre-pay all required rents and equal security deposits, and any applicable pet deposits prior to move in.

7a. Pet Policy and Deposit

All animals must be registered with the property prior to coming onto the premises. Regardless of their initial registration date, all animals will be registered in conjunction with the Owner's annual income recertification each year. The following documents must be kept in the Resident(s) file:

- a) A current certification of inoculation for rabies, parvovirus, distemper, and leukemia as appropriate for the breed signed by a State or local authority or licensed Veterinarian.
- b) A certificate of compliance with all State and/or local licensing or permit requirements for the animal as required by the City of Larned, Kansas.
- c) The name, address, and phone number of one or more responsible parties who will care for the animal if the Owner(s) dies, is/are incapacitated, or is/are otherwise unable to care for the animal.
- d) Pet deposit of \$175.00 per pet. The pet deposit shall not be used to pay any rent or other charges while resident occupies the residential unit. The Pet Deposit will be returned within thirty (30) days after vacating, subject to there being no damage to the property attributable to the pet that is beyond normal wear and tear.

7b. **LIMITATIONS:** Animals are limited to common household pets which are defined as: a domesticated animal such as a dog, cat, small bird, rodent, fish, or turtle that is traditionally kept in the home for pleasure rather than for commercial purposes. Reptiles (except turtles) are excluded from the definition.

- a) Each house will be limited to two (2) each of the following species: birds, rodents and turtles. In the event the pets should produce offspring, each resident will be responsible for maintaining compliance with this limitation.
- b) Birds and rodents must be kept in a cage.
- c) Birds of Prey are not permitted.
- e) Dogs or cats will be limited to one per unit with each being less than 20 inches tall at the shoulders and weighing no more than 20 pounds when fully grown. The standards established

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by the American Kennel Club shall be used to determine the height and weight of the breed at maturity. No viscous breeds of dogs allowed, i.e. Pit Bull, Rottweiler or mixed breed Pit Bull or Rottweiler dogs.

- f) Animals that have not reached their full growth potential will have their initial registration size qualification determined by the average size and weight for their particular breed when fully grown. If the breed of the pet is questionable, it will be assumed to mature to the size which has been determined by a qualified Veterinarian provided in writing to Management. In the event that the pet no longer meets size limitation, Management will require the pet(s) removal from the property.
- g) All cats must be de-clawed prior to admission.
- h) Female cats and dogs over six months of age must be spayed. Male cats and dogs over eight months age must be neutered. If the animal's age, health, or other physical circumstances make the neutering/spaying procedure potentially hazardous to the animal's health, then written verification from a licensed Veterinarian of the animal's physical condition must be provided prior to registration.
- i) Aquariums will be limited to a total tank capacity of 30 gallons with the number of individual tanks being limited to one per individual apartment.

### 8. Holding A Unit

Applicants must be willing and able to enter into the lease agreement at the time the unit is available. Units will not be "Held" for more than 30 days.

### 9. Background Screening

Applicant households cannot include anyone who has been convicted of a felony or repeated Misdemeanors within the last five years. All household members must be able to meet the minimum criminal background screening criteria. *Certain offenses against persons and the sale of illegal substances will not be permitted even if the five year time period has lapsed.*

### 10. Personal interviews with the entire household present may be required.

This includes, but is not limited to, passing a possible home visit inspection, passing questions regarding the maintenance and repairs of the home itself and its grounds, having access to proper tools (i.e. lawn mower) and having the abilities to provide proper seasonal care, maintenance and repairs to the home itself and its grounds.

### 11. A Minimum Employment period of 1 full year is required.

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### Application Rejection Criteria

Managing Staff may reject any or all applications for one or more of the following reasons:

1. Applicant/s who obtain or attempt to obtain housing assistance by committing **FRAUD** is a **CRIMINAL OFFENSE** under Federal and State laws. Knowingly giving inaccurate or misleading information or knowingly withholding important information during the application process is a basis for denial of housing in this house to home program and may lead to criminal prosecution.
2. Applicant/s unable to meet one or more of the Minimum Qualification Guidelines.
3. Applicant/s who submit an incomplete or unreadable application.
4. Applicant/s who submit false or unsubstantiated information about him or herself or any household member, or misrepresent the size and configuration of the household.
5. Any household member having a poor landlord reference including:
  - a. Indication of habitual late payment of rents due.
  - b. Violation or Material noncompliance by tenant of any previous lease or rental agreements.
  - c. Indication of conflict with management and/or residents.
  - d. Indication of engaging in conduct or allowing any person or animal or pet, on the premises with the express or implied permission or consent of the tenant, to engage in conduct that will disturb the quiet and peaceful enjoyment of the premises by other tenants.
6. Any household member having ever been a sex offender or illegal drug distributor will not be accepted to participate into this house to home program. Any Felony Convictions or repeated misdemeanors within the last five years by any member of the household will not be accepted into the house to home program.

**Thank you for considering our properties to be your next home!**

Sincerely,

**House to Home Managing staff**