



## Tenant Selection Criteria

**LEVEL ONE: All of the following must be adhered to before an application is eligible for consideration:**

- A complete application: Information, references and verifications must be complete and submitted for all applicants over 18 years of age. Management reserves the right to reject any application that is incomplete, falsified, or any applicant who does not meet the qualifying criteria. Duplicate applications will be returned for correction.
- Identification: Photo identification (a driver's license or other government issued photo identification card) of each adult applicant is required to be checked for proper identity.
- Household income must not exceed *maximum* income limit set by regulatory agreement.
- Household income must meet required minimum income, usually set at a 42% rent-to-income ratio.
- CCSM shall not discriminate either against or in favor of those applicants receiving Section 8 housing assistance.
- Proper Documentation: Applicants must be able to provide documentation of all sources of income and assets. Applicants are responsible for submitting sufficient documentation to enable CCSM to verify the amounts and sources of income and assets, including giving CCSM written authorization to do so.
- Verifiable rental history for the last 3 years is required. Applicant must have sufficient tenant history verified by previous and current landlords or transitional housing shelters. References from relatives of applicants are generally not acceptable. If there is a break in landlord history, (i.e. as a result of homelessness), five character letters can be used for that time that cannot be verified.
- It is the applicants' responsibility to provide the information necessary to contact current and past landlords. CCSM reserves the right to disqualify applicants, if, after a good faith effort, staff is not able to verify rental history.
- Written information on the application and other documents, and oral interview responses must be truthful. Providing intentionally inaccurate or misleading information is grounds for applicant disqualification. If misrepresentations are discovered after a rental agreement is signed, rental agreement may be voided.
- Applicants must meet applicable requirements required by the regulatory agreements or affordable housing regulations.

**LEVEL TWO: Once application has met all of the LEVEL ONE requirements, the applicants will be evaluated according to any or all of the following general guidelines:**

1. Past and Present Ability to Pay Rent

- a. Rental Payment History -Landlord reference must indicate a timely rental payment record. (4 late payments within the last 12 months will be considered as a negative

record.)

-If their previous residence was owned, rather than rented, applicants will need to furnish mortgage company references and proof of ownership or transfer.

- If references are from shelter or transitional housing sources, applicants must demonstrate responsibility based on good records in savings plan or cash management plan.

## b. Credit History

- Applications with a credit history will be evaluated based upon the considerations listed below:

- The last 3 years of credit history will be considered

- No bankruptcies allowed within the last five years

- Medical bills will not be considered as negative

- Some positive, current accounts are preferred, but not required

- Negative credit balance must not exceed \$2,500.00 for each person in the household who is 18 years of age or older.

- Applications with valid credit reports that show no credit history will be considered as neutral, and will be accepted despite lack of credit history.

- Applications without a credit report will be considered as neutral, and will be accepted despite no credit history.

- No Guarantors or co-signers are allowed.

## 2. Willingness and Ability to Abide by the Lease & Basic Rules:

### a. Landlord Reference

- CCSM must receive a verified positive landlord reference stating that the applicant(s) followed the lease provisions and house rules at their previous residence(s).

-If applicant(s) were CCSM tenant(s) at any time in the past, they must disclose the date(s) of tenancy and the location(s) of CCSM properties for each member of the current household applying for housing on the Application for Housing.

-If the applicant has prior or current negative landlord history with CCSM, the application will be denied.

-If there was an Unlawful Detainer (UD) filed between CCSM and any prior member(s) of the household who are currently applying for housing, the application will be denied.

-If accurate information is not provided or if pertinent information is not disclosed, the application will be denied.

- An unlawful detainer within the last 5 years will automatically result in a denial.

- Alternative references, such as from employers, ministers, rabbis and shelter operators may be considered in cases where sufficient current landlord references are not available due to homelessness or other



verifiable extenuating circumstances.

- Applicants who lived out of the country during the 5 year period must show reasonable verification of their residency out of the country (ex. Passport with a date stamp, educational records from out of country, etc.)
- If applicant's previous or current residence is at their family's owned home or a friend's owned home, and therefore without a signed lease, applicant must provide proof of residency such as copy of bills, mail, school records that show the residence' address.
- If an applicant is currently homeless, they are eligible to be processed if they are currently in a transitional or homeless shelter and can show that they have been following the rules and complying with the program's goals. Applicant will be encouraged to meet with Resident Services to determine plan with outside case management provider.

### 3. "Interview" or Verbal Discussions

- All household members must be present at required lease Signing time and if requested by CCSM.
- Applicants and all members of households must be able to display appropriate and acceptable behavior during the application process, upon viewing vacant units and all other interactions with CCSM staff. Unacceptable behavior includes, but is not limited to; verbal abuse, threats of bodily harm, improper decorum such as screaming and creating nuisance behavior.

### 4. Criminal Background

Criminal background checks will be run on all members of an applicant's household aged 18 and over. Live-in aids and new additions to a household aged 18 and over will also be subject to criminal background checks. New applications and new additions to households (including live-in aids) will not be approved if the background check includes convictions for the following crimes:

- a. Personal Crimes: Homicide; kidnapping/abduction; sex related offenses (forcible and non-forcible); assault/battery; and the sale, trafficking, manufacturing, or distribution of illegal narcotics.
- b. Property Crimes: Arson; burglary/breaking and entering; robbery; destruction, damage or vandalism; larceny/theft.

Based on all submitted information, the Leasing/Occupancy Specialist will recommend approval or denial of the application. The Leasing and Compliance Manager will sign all approvals and rejections for each application.

Applicants who have been denied can write an appeal to the Leasing and Compliance Manager within 14 days of the rejection letter's date.

If the applicants' appeal is denied by the Leasing and Compliance Manager, the applicant may request a final appeal in writing within 14 days of the date of the Leasing and Compliance Manager's response and send it to the Property Management Director, who will have the discretion to respond directly or bring the issue to a vote at the next CCSM Board of Director/PM Committee meeting. This appeal must include documentation to support the applicant's appeal. If no documentation is provided, CCSM reserves the right



to consider the appeal incomplete and therefore invalid.

During the appeal process, CCSM does not guarantee to hold the applicant's priority slot. CCSM will continue to process other applications and will determine the occupant for the unit based on the first applicant that successfully passes CCSM's entire application process.

5. This Tenant Selection Criteria is meant to be used as a guideline. CCSM acknowledges that there may be certain extenuating circumstances that will be reviewed on a case-by-case basis.
6. This Tenant Selection can be modified by CCSM at which point a modified date will appear at the top of the document.