

## RESIDENT SELECTION CRITERIA - DELAWARE PLACE

**\*Application will not be accepted until all information is complete.**

### **Application Checklist (All boxes MUST be initialed before application is received)**

- Completed application with ALL names, addresses, phone #'s, account #'s, completed for all of your jobs, creditors, banks, etc.
  
- All consecutive Paycheck Stubs for the past two (2) months (if applicable)
  
- Name and addresses and monthly rent or mortgage for ALL landlords or mortgage companies for the past two (2) years
  
- Proof of ALL sources of income for your household
  
- Current Government Issued Photo ID
  
- Social Security Cards for ALL household members
  
- Birth Certificates for ALL minors that will be residing in the household

**\*Additional Information may be required to complete your application.**

### **Resident Selection Plan (RSP) for Delaware Place**

#### **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.

#### **Eligibility Process**

CHWC'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 the 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.

**Gross Monthly Income**

**Minimum Income Requirements**

\*Households must have a total gross income below the established maximum Gross Income Limits. The household's income must be 3x (three times) their qualified monthly rent to be approved (exceptions will be made for those on Permanent Disability & for those with a qualified Housing Choice Voucher for the full-term of the lease).

**Maximum Household Income Guidelines Established by Topeka MSA (2017)**

Household Size		1	2	3	4
	40% AMI	\$18,760	\$21,440	\$24,120	\$26,760
	50% AMI	\$23,450	\$26,800	\$30,150	\$33,450
	60% AMI	\$28,140	\$32,160	\$36,180	\$40,140

**Minimum Income by AMI Category**

50% AMI Delaware Place Household-Must make no less than \$1,455.00 per month

60% AMI Delaware Place Household-Must make no less than \$1,650.00 per month

**Section 8 Voucher/Housing Choice Voucher**

Any applicant with a housing choice voucher must have a voucher for the same size unit as the one for which he or she is applying.

**Applicants with the need for an Accessible Dwelling Unit (ADA)**

ADA compliant homes have 2 bedrooms. In order to accommodate lessees with a disability, if they have a 1-bedroom voucher, we will let them into a 2-bedroom home if their voucher covers their entire rent amount.

**Rental History**

An applicant must be able to provide 2-year of rental history. Your landlord references will be verified.

**Alternate Rental History Verification**

A signed Affidavit will be accepted as an alternate rent verification source. The signed document should include the following:

- 1.) A record of monthly rent amount
- 2.) A 2-year rental history
- 3.) Statement of payments made on-time
- 4.) Document must be notarized (\*CHWC has official notary on staff if needed)

### **Past CHWC residents**

Past CHWC must pay balance due before being considered for new housing. Balance must be paid in full before they will be considered.

### **Verified Banking-Checking, Savings & Other Assets**

A Verification of Deposits will be sent to your financial institution: 1 month Savings and 6 consecutive months of checking statements are required. Also, money market accounts, stocks and bonds, 401K, and life insurance policies are required.

### **Credit History Qualifications**

We will accept a minimum average credit score of 525 for our apartment homes.

### **Credit Score Exception Policy**

Exceptions may be made for scores lower than 525 on a case-by-case basis, primarily for medical debt. No report with declared bankruptcy within the past 3 years will be considered. No report of foreclosure within the past 4 years will be considered.

### **Alternate Credit Score Verification Policy**

According to the Equal Credit Opportunity Act we will accept 1 form of verified Tier 1 documented history or 2 forms of verified Tier 2 documented payment histories.

Tier I credit includes payments for:

- Housing - Rental
- Housing - Mortgage
- Housing - Rent to own

Tier II credit includes payments for:

- Electric Utility
- Gas Utility
- Water Utility
- Phone – Mobile or Land
- Cable/Internet/Television service
- Revolving accounts/Credit cards
- Automobile/vehicle loan
- Secured loan
- Unsecured or Payday loan

## **Background Screening**

Criminal background checks will be run. There should be no felonies for anyone in the household in the past 5 years. Registered sex offenders are declined. Domestic Violence charges in the last 2 years are declined. Misdemeanor Drug use/Abuse in the last 2 years are declined. The sale of illegal substances or certain offenses against persons will not be permitted even if the 5 year time period has lapsed.

## **Social Security Card**

A valid U.S. Social Security card must be provided for all adults living in the household. A valid Permanent Resident Status/Student Visa/Alien Registration of legal non-citizenship will be required.

## **Rent & Security Deposit**

Applicant/s must be able to pre-pay all required rents, pet deposits and security deposit. Security deposit is equal to one month's rent. Pet and security deposit must be paid by a separate form of payment from the rent upon lease signing.

## **Pet Policy & Pet Deposit**

All animals must be registered with the property before coming to the property. Animals are limited to common household pets: a dog, a 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 not welcome.

Dogs or cats will be limited (2) per home. Each animal must be less 80 pounds full grown. No vicious breeds of dogs are allowed i.e. Pit Bull, or mixed Pit Bull according with the Valley Falls City Ordinances.

Other conditions apply.

## **Holding an Apartment Home**

Applicants must be willing to enter into a lease agreement at the time the apartment home is available. Apartment homes will be held for no more than 30 days.

## **Employment Minimum**

A minimum employment period of 1-full year is required for the head of the household. \*An exception will be made for those with Permanent Disability or Permanent Retirement Income.

## **Resident Selection Criteria/Grounds for Rejection**

\*Fraud-Truthful information must be submitted for all applicants. Falsifying information is a criminal offense.

\*Bankruptcy-Discharged for 3 years

\*Evictions-None within the last 3 years

- \*Incomplete Application-Application must be readable
- \*Size of Household-Truthful information must be submitted
- \*Poor Landlord Reference-No late payments, violations of lease agreements, conflict with residents, no allowing visitors/pets who disturbed the peace
- \*Foreclosure-Discharged 4 years
- \*Credit Score-Must meet minimum of 525 \*See above for exceptions
- \*Income must be substantially 3x Rent; see meet minimum income standard.
- \*Rental History-Rent paid on-time for 12 months
- \* No Evictions Filed-Within a 12-month period
- \* Credit History: Slow pays-1 and 2 (30 days) are ok; no 3's (60 days)
- \*Bank Statements –Must be provided
- \*Employment history-One year of consistent employment for head of household
- \*Permanent Income Only-Temporary income includes but is not limited to, unemployment, public assistance, child support payments, temporary disability and financial support from friend/family. (\*Only exception made for Permanent Disability or Permanent Retirement which is permanent income)
- \*Sex offender or illegal drug distributor-No household members will be allowed with these charges
- \*Household Size-Cannot exceed 6 members; 2 persons allowed per bedroom
- \*Consent of Authorization for Release of Information-Must be signed
- \*Citizen or Eligible Non-Citizenship Status-Must be legal citizen or have eligible immigration status. All family members must declare their status.

### **Application Rejection Criteria in Detail**

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 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:
  - Indication of habitual late payment rents due.
  - Violation or Material noncompliance by tenant of any previous lease or rental agreements.
  - Indication of conflict with management or residents
  - 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 in this program. Any Felony Convictions or repeated misdemeanors within the last five years by any member of the household will not be accepted into the program.

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

**Sincerely,**

**Delaware Place Managing staff**