



## Tenant Application Process

Step 1.) Fill out Application Packet:

- \_\_\_\_\_ Orca Application form
- \_\_\_\_\_ Letter of Authorization
- \_\_\_\_\_ Resident Eligibility Application (REA)
- \_\_\_\_\_ Tenant Selection & Waitlist Plan

Step 2.) You will receive a **Notice of Applicant Status** after we receive and process your application which will inform you of your Qualification Status, Accepted / Waitlist / Not Accepted and what Size of Unit.

Step 3.) Selected for Occupancy / Denied Occupancy

**If your application is not approved**, you will be sent a Notice of Adverse Action, with instructions on how to appeal the decision. You will have 10 days to respond to the notice.

**If your application is accepted**, you will be sent a **Notice of Eligibility**. At this point, the verification and screening process begins. You will have 14 days to respond and provide the necessary verification documents. We recommend you begin gathering these together to have in an easily accessible location for you.

### Examples of Income & Asset Sources:

- Employment: Last three months of pay stubs, signed tax return
- Self-employment: signed tax return and profit and loss schedules
- Public Assistance, L&I payments, award statements
- Unemployment: benefits statement
- Social Security: benefits letter
- Pension, Retirement Fund, Insurance Policy, Death Benefits, Veteran's Benefits: Annual Benefits Statement
- Military: Leave & Earning Statement (LES)
- On-going Monetary Gift: Notarized Statement
- No-income: Complete a Zero Income Form (request copy if needed).
- Child Support/Alimony: DSHS/Office of Support Enforcement, Child Support Affidavit, Notarized Letter from paying person
- Checking & Savings Accounts
- Stocks, Bonds, Money Market, CD's, 401K, IRA's, Annuities: Account Statements with Net Income
- Trusts: Copy of Trust Agreement
- Rental Property, Real Estate, Personal Property: Signed Tax Return, Documented Appraisal
- TANF, DSHS, Volunteers of America Rent Paid Assistance and all others: Please notify us for additional form requests.

Step 4.) Final Approval / Denial for Tenancy Notice will be sent.

If you are Approved, you will begin the Lease Agreement process, receive keys to your assigned unit and move in.

If you are denied occupancy, you will be sent a final Notice of Denial of Tenancy, and your name will be removed for the Waitlist.

If you have any questions or need assistance, please contact our office. 360-428-0014

# RESIDENT ELIGIBILITY APPLICATION (REA)

**Property Name:** \_\_\_\_\_ **Unit #:** \_\_\_\_\_

**Household Name:** \_\_\_\_\_ **Certification Type:**  
 Current HH Size: \_\_\_\_\_ Effective Date of Certification: \_\_\_\_\_  Initial Certification  
 Number of Bedrooms: \_\_\_\_\_ Original Certification Date: \_\_\_\_\_  Re-Certification

**THE FOLLOWING SECTION IS TO BE COMPLETED ENTIRELY BY THE APPLICANT/RESIDENT**

**DIRECTIONS:** Please complete the table below listing each member of the household. Include all members who you anticipate will live in the unit at least 50% of the time during the next 12 months.

\* This property has requested your Social Security number on this and other forms on behalf of the Washington State Housing Finance Commission. Internal Revenue Service regulations allow us to ask for this information. Your Social Security number will be used for income eligibility verification purposes only. Equivalent identification would be a Work Visa, Alien Registration Receipt Card, Temporary Resident Card, IRS Individual Taxpayer Identification Number (ITIN), or Employment Authorization Card. Failure to provide your Social Security number or equivalent number could hinder or delay this property's ability to review your application for housing.

\*\* A full-time student is anyone currently enrolled, expects to become enrolled or was previously enrolled for any part of 5 months in the calendar year. The five months need not be consecutive. Include grades K-12, college, university, technical, trade and mechanical schools. International students on a student visa are considered full-time students.

HOUSEHOLD COMPOSITION:						
Hshld Mbr	First Name	Last Name	MI	Date of Birth mm-dd-yyyy	SSN *Last 4 digits	Student Status**
Head	_____	_____	_____	_____	_____	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A
2.	_____	_____	_____	_____	_____	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A
3.	_____	_____	_____	_____	_____	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A
4.	_____	_____	_____	_____	_____	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A
5.	_____	_____	_____	_____	_____	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A
6.	_____	_____	_____	_____	_____	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A
7.	_____	_____	_____	_____	_____	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A

Complete a separate section for each employment source

Household Member Name			Occupation		Employer Phone	
Name and Street Address of Employer				City	State	Zip Code
Date Hired	Salary	<input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly <input type="checkbox"/> Other _____		Hours per week	Employer Fax or Email	

Household Member Name			Occupation		Employer Phone	
Name and Street Address of Employer				City	State	Zip Code
Date Hired	Salary	<input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly <input type="checkbox"/> Other _____		Hours per week	Employer Fax or Email	

## RESIDENT ELIGIBILITY APPLICATION (REA)

All **Adult** household members (see Instructions page for definition of **Adult**) must complete separate Pages 2-4 of the REA. Adults should list all their income/assets for the next 12-month period beginning on the anticipated date of move-in or recertification.

Property Name: \_\_\_\_\_ Unit #: \_\_\_\_\_

Household Member Name: \_\_\_\_\_

**HOUSEHOLD MEMBER: (please check one)**

1 (Head)    2    3    4    5    6    7

### INCOME INFORMATION:

	Yes	No		Annual Gross Income
1.	<input type="checkbox"/>	<input type="checkbox"/>	I have a job or a verifiable start date within the next 12 months and receive wages, salary, overtime pay, commissions, fees, tips, bonuses, and/or other compensation: Annual Gross Regular Wages/Salary Annual Overtime Annual Bonus/Commission/Tips	\$ _____ \$ _____ \$ _____
2.	<input type="checkbox"/>	<input type="checkbox"/>	I am presently employed at an additional job. (NOT self-employed)	\$ _____
3.	<input type="checkbox"/>	<input type="checkbox"/>	I am self-employed. (Attach signed tax return and appropriate schedules) Name of Business: _____	\$ _____ (use <i>net</i> income from business)
4.	<input type="checkbox"/>	<input type="checkbox"/>	I earn income from online sources (Including but not limited to the following activities: video gaming, blogging, teaching, reselling items, paid surveys, investing (Twitch, YouTube, Amazon, E-Bay, Etsy, Swagbucks, etc.)) If YES: Explain _____	\$ _____
5.	<input type="checkbox"/>	<input type="checkbox"/>	I am receiving, have applied or will apply in the next 12 months: (check all that apply) <input type="checkbox"/> Social Security (SSA); <input type="checkbox"/> Supplemental Social Security (SSI); or <input type="checkbox"/> WA State (SSI).	\$ _____
6.	<input type="checkbox"/>	<input type="checkbox"/>	The household receives <i>unearned</i> income from family members age 17 or under (example: Social Security, trust fund disbursements, bank accounts, etc.). Name of Member(s): _____	\$ _____
7.	<input type="checkbox"/>	<input type="checkbox"/> *	Do you receive child support? *If <b>NO</b> and there are children in the household, are you eligible for child support, or is there a court order for child support? <input type="checkbox"/> Yes <input type="checkbox"/> No Number of court-ordered child support cases: _____	\$ _____
8.	<input type="checkbox"/>	<input type="checkbox"/>	I receive alimony/spousal payments.	\$ _____
9.	<input type="checkbox"/>	<input type="checkbox"/>	I receive Public Assistance Income (TANF, GAU, FIP, ADATSA).	\$ _____
10.	<input type="checkbox"/>	<input type="checkbox"/>	I receive unemployment, workers comp (L&I) or disability benefits (not SSI).	\$ _____
11.	<input type="checkbox"/>	<input type="checkbox"/>	I am a member of the Armed Forces (Active, National Guard or Reserves).	\$ _____

Property Name: \_\_\_\_\_ Unit #: \_\_\_\_\_

Household Member Name: \_\_\_\_\_

	Yes	No		Annual Gross Income	
12.	<input type="checkbox"/>	<input type="checkbox"/>	I am receiving income from a pension, annuity, retirement fund, insurance policy payments, death benefits or Veteran's Benefits (not GI Bill benefits). Source of Benefits: a.) _____ b.) _____	\$ _____ \$ _____	
13.	<input type="checkbox"/>	<input type="checkbox"/>	I am receiving money regularly from family, church, friends, or any other form or regular/periodic income (such as rent and utility payments).	\$ _____	
14.	<input type="checkbox"/>	<input type="checkbox"/>	I receive rental income (attach signed tax return with Schedule E).	\$ _____	
15.	<input type="checkbox"/>	<input type="checkbox"/>	I hold a contract for real estate sold. If yes, provide a copy of the contract and an amortization schedule. (Only count interest portion of payment.)	\$ _____	
16.	<input type="checkbox"/>	<input type="checkbox"/>	I have income or sources of income, other than those listed above. If yes, list type below: a.) _____ b.) _____	\$ _____ \$ _____	

**ASSET INFORMATION:**

	Yes	No		Balance or Value	Interest Earned
17.	<input type="checkbox"/>	<input type="checkbox"/>	I have a checking account(s). If yes, list bank(s) a.) _____ b.) _____	\$ _____ \$ _____	\$ _____ \$ _____
18.	<input type="checkbox"/>	<input type="checkbox"/>	I have a savings account(s). If yes, list bank(s) a.) _____ b.) _____	\$ _____ \$ _____	\$ _____ \$ _____
19.	<input type="checkbox"/>	<input type="checkbox"/>	I have a Money Market account(s). If yes, list sources/bank names a.) _____ b.) _____	\$ _____ \$ _____	\$ _____ \$ _____
20.	<input type="checkbox"/>	<input type="checkbox"/>	I have treasury bills, certificate(s) of deposit (CDs), or stocks/bonds (NOT held in a retirement account). If yes, list sources/bank names a.) _____ b.) _____	\$ _____ \$ _____	\$ _____ \$ _____
21.	<input type="checkbox"/>	<input type="checkbox"/>	I have a trust fund. <input type="checkbox"/> Revocable <input type="checkbox"/> Non-Revocable If yes, list bank(s)/trustee _____	\$ _____	\$ _____
22.	<input type="checkbox"/>	<input type="checkbox"/>	I have an IRA/Keogh Account/401K. If yes, list financial entity(ies) a.) _____	\$ _____	\$ _____
23.	<input type="checkbox"/>	<input type="checkbox"/>	I have a pension or annuity asset. (NOT receiving income currently.) If Yes List banks a.) _____	\$ _____	\$ _____





RESIDENTIAL RENTAL APPLICATION / EACH ADULT MUST FILL OUT SEPARATE APPLICATION

Address of Rental Property: \_\_\_\_\_ Unit # \_\_\_\_\_ Rent Amount \_\_\_\_\_  
Applicant's Complete Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

SSN# \_\_\_\_\_ DL#/State issued: \_\_\_\_\_

Tel# \_\_\_\_\_ Email Address: \_\_\_\_\_

Other Occupant's Name, Age & Relationship: \_\_\_\_\_

If any of the above noted occupants are currently married or separated but not living with their spouse, please note yes or no: \_\_\_ Y \_\_\_ N

√ Complete Every Item on Application. Incomplete and/or Inaccurate Information May Result in Process Delay or Denial of Tenancy.

**CURRENT ADDRESS (Required Entry)**  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Apt # \_\_\_\_\_ Name of Apts \_\_\_\_\_  
How Long (Mo/Da/Yr) From \_\_\_\_\_ To \_\_\_\_\_  
Pymts / Rent Pd To \_\_\_\_\_ Amt \_\_\_\_\_  
Landlord/Mgmt Co. \_\_\_\_\_  
Address \_\_\_\_\_  
Tel# \_\_\_\_\_ Rent/Own/Lease \_\_\_\_\_

**PRIOR ADDRESS (Required Entry)**  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Apt # \_\_\_\_\_ Name of Apts \_\_\_\_\_  
How Long (Mo/Da/Yr) From \_\_\_\_\_ To \_\_\_\_\_  
Pymts / Rent Pd To \_\_\_\_\_ Amt \_\_\_\_\_  
Landlord/Mgmt. Co \_\_\_\_\_  
Address \_\_\_\_\_  
Tel# \_\_\_\_\_ Rent/Own/Lease \_\_\_\_\_

√ **Current Employer** \_\_\_\_\_ Tel# \_\_\_\_\_ Supervisor \_\_\_\_\_

Dept / Attached to \_\_\_\_\_ Occupation \_\_\_\_\_ Rank \_\_\_\_\_

Hire Date \_\_\_\_\_ Monthly Salary \_\_\_\_\_ Full Time \_\_\_\_\_ Part Time \_\_\_\_\_

Address \_\_\_\_\_ Suite \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_

√ **Prior Employer** \_\_\_\_\_ Tel# \_\_\_\_\_

Dept / Attached to \_\_\_\_\_ Occupation \_\_\_\_\_ Rank \_\_\_\_\_

Hire Date \_\_\_\_\_ Monthly Salary \_\_\_\_\_ Full Time \_\_\_\_\_ Part Time \_\_\_\_\_

Address \_\_\_\_\_ Suite \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_

√ Additional Income (Interest, Child Support, Etc) \_\_\_\_\_

√ Bank \_\_\_\_\_ Acct# \_\_\_\_\_ Branch \_\_\_\_\_ Tel# \_\_\_\_\_

√ Pets? Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, number, size, and type(s) \_\_\_\_\_

√ Disability status and require special accommodations? \_\_\_\_\_

√ Are you a fulltime student? Yes \_\_\_\_\_ No \_\_\_\_\_

**HAVE YOU OR ANY OTHER HOUSEHOLD MEMBER:**

Ever been evicted or refused to pay rent? Yes \_\_\_\_\_ No \_\_\_\_\_ Ever been Charged or Convicted of a Crime? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes to any of the above, give details: What is the nature of the offense? What County(ies) and State(s)? \_\_\_\_\_

When? \_\_\_\_\_

Ever used any other name(s)? Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, list name(s) \_\_\_\_\_

Are you or any other household member a Registered or Unregistered Sex Offender? Yes \_\_\_\_\_ No \_\_\_\_\_

Ever had bedbugs or any other infestation? Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, what type of infestation: \_\_\_\_\_

Do you or any other household member smoke? Yes \_\_\_\_\_ No \_\_\_\_\_

Have you or any other household member filed bankruptcy? Yes \_\_\_\_\_ No \_\_\_\_\_

Auto/Year/Make/Lic#: 1.) \_\_\_\_\_ 2.) \_\_\_\_\_

Local Contact \_\_\_\_\_ Address \_\_\_\_\_ Tel# \_\_\_\_\_

Nearest Relative \_\_\_\_\_ Address \_\_\_\_\_ Tel# \_\_\_\_\_

Emergency Contact \_\_\_\_\_ Address \_\_\_\_\_ Tel# \_\_\_\_\_

Phone: ( ) ( )  
Fax: ( ) ( )

Management Company:

Orca Information, Inc.  
Phone: 360-588-1633 / 800-341-0022  
Fax: 360-588-1189 / 800-522-6722





## **Orca Information, Inc. Privacy Statement**

This privacy statement explains our privacy practices for our customers who use our services for the purpose of tenant and/or employment screening as well as evicting tenants.

### **Orca's Commitment to Privacy**

Orca respects your right and your applicants right to privacy. Your ability to make informed choices about the uses of the confidential information you send to Orca is important to us. This privacy statement explains our policy regarding the collection, use, -disclosure and protection of personal information.

### **What is Personal Information?**

Personal information – identifies an individual or is directly associated with a specific person or entity such as a name, address, telephone number, email address, credit card number, or information about activities which can be directly linked to that person. Personal Information also includes information such as your ownership of property or a company that may be involved at some level with Orca and the services we provide. Reference in this policy state to “you” or “your” also includes your spouse and others included in your business association with Orca Information including applicants for screening purposes and/or tenants involved in an eviction process.

### **Collection of Personal Information**

We collect personal information you provide us, such as when you:

- Sign up for or bring to date your account information;
- Send in a rental, employment or extension of credit application for processing;
- Give us credit card information for payment of account;
- Contact us for any reason through fax, phone or Internet

### **Sharing Personal Information**

We do not sell, rent, share or disclose personal information to third parties without your prior consent unless required for the sake of processing screening reports or evictions or making payment on an account. Then it is only on a, “need to know” basis for the sake of a legitimate business purpose.

### **Other Uses and Disclosures**

In addition, we may use or disclose personal information in the good faith belief that we are lawfully authorized to do so, or that doing so is reasonably necessary to protect you, to comply with legal process or authorities, to respond to any claims, or to protect the rights, property or personal safety Orca Information, our clients, our employees or the

public. Information about our clients, including personal information, may be disclosed or transferred as part of, or during negotiations or, any merger or sale of company assets or acquisition.

### **Protection of Personal, Credit Card and/or Credit File Information**

We have adopted security measures in an effort to protect personal information from loss, misuse or alteration while it is under our control. We use technical, contractual, administrative and physical measures in an effort to protect against unauthorized access.

Further, when you or a screening applicant enters personal information online, that information is encrypted using a security protocol called SSL (Secure Sockets Layer), which encrypts all information prior to transmitting it over the Internet. We also use SSL to allow you to securely view reports online.

Screening reports online are accessible only by using a password. To protect the confidentiality of personal information in your online account, you must keep your password confidential. You are responsible for all uses of [www.orcainformation.com](http://www.orcainformation.com) by anyone using your password. If others have access to your computer or email, they may be able to find your information in your user profile. You should not use an email account operated by an employer because many employers have the legal right to view your email or online accounts. Please advise us immediately at [orca@orcainfo-com.com](mailto:orca@orcainfo-com.com) if you believe your password has been misused.

### **Questions or Concerns**

If you have any questions or concerns about this privacy statement or would like to contact us for any reason, you can do the following:

Call a Compliance Officer at 800-341-0022

Email a Compliance Officer at [compliance@orcainfo-com.com](mailto:compliance@orcainfo-com.com)

Write to us at: Orca Information, Inc., PO Box 277, Anacortes, WA 98221 Attn:  
Compliance Department

### **Changes to this Statement**

We reserve the right to change this privacy statement at any time, but will alert you that changes have been made by indicating at the top of the privacy statement the date it was last updated. We encourage you to review our privacy statement to make sure you understand how information you provide will be used.



# Tenant Selection & Waitlist Plan

## Channel Cove

944 Park Street

La Conner, WA 98257

Phone (360) 428 – 0014 Fax:

[www.HomeTrustofSkagit.org](http://www.HomeTrustofSkagit.org)



### PROJECT ELIGIBILITY REQUIREMENTS

Channel Cove is an 18-unit Washington State HOME Program funded Low-Income community. This property is located in La Conner, WA. The property is owned and managed by Home Trust of Skagit; a Community Land Trust authorized to provide affordable housing in Skagit County.

Apartment Size	Number of Units
Studio	6
One Bedroom	6
Two Bedroom	4
Three Bedroom	2

Any household that wishes to reside at Channel Cove must apply for admission to the program through a waitlist application. When the waitlist is open, waitlist applications are available at the community’s management office, through an email or a mailed application request, or by applying online by visiting [www.hometrustedskagit.org](http://www.hometrustedskagit.org).

### ELIGIBILITY REQUIREMENTS

Households applying for residency must meet the following criteria:

- The head of household, co-head, or spouse must be 18 years of age or older, or an emancipated minor at the time of application.
- The household must meet the Skagit County HOME Program financial criteria for housing. This is restricted at 50% AMI (or Area Median Income).

- The household must have verified income of at least three times the amount of rent for the apartment for which they are applying unless the household is applying for other rental assistance or has another form of rental assistance (such as Section 8 vouchers)
- The apartment must be the household’s only residence.
- The household must disclose and provide verification of the Social Security numbers of all household members. Refer to DISCLOSURE AND VERIFICATION OF SOCIAL SECURITY NUMBERS section for additional information.
- All adult household members must sign an Authorization to Release Confidential Information prior to tenancy and annually thereafter.
- Household members must provide consent to verify all information reported by the household.
- The household must be of an appropriate size for the available apartment. Refer to the OCCUPANCY STANDARDS section for additional information.
- The household must be a legal resident of Skagit County, Washington as per the Personal Responsibility and Work Opportunity Reconciliation Act which restricts federal public benefits, including HOME-assisted unit occupancy, to aliens that do not meet the definition of a qualified alien. Applicants must provide evidence of their citizenship or immigration status as a condition of selection
- The household must meet an exemption to qualify for HOME-assistance if the household contains an adult student enrolled in a higher education institution who is under the age of twenty-four (24), ( *i.e. between the ages of 18-23*). Refer to the STUDENT ELIGIBILITY section for more information.

**OCCUPANCY STANDARDS**

Management reserves the right to limit the number of individuals residing within a single apartment. Consideration is given to overcrowding and underutilization factors as well as compliance with federal, state and local laws. Generally, the acceptable number of persons per apartment, depending on household composition, will be:

Apartment Size	Minimum Occupancy	Maximum Occupancy
Studio	1	2
One Bedroom	1	3
Two Bedroom	2	5
Three Bedroom	3	7

Any household wishing to add a member must have the proposed new member of the household complete all application materials and must receive management approval prior to adding the member to the household or moving into the apartment.

Rents & Fees

HOME-assisted units are subject to rent limits and tenant-paid utility allowances determined by HUD and the Department of Commerce. The current rents and utility allowances will be made

available to tenants upon request to the property manager. These fees are subject to change on a yearly basis.

## **DISCLOSURE AND VERIFICATION OF SOCIAL SECURITY NUMBERS**

Prospective tenants must provide Home Trust of Skagit with Social Security Numbers for every household member. Home Trust of Skagit may use Social Security Numbers to verify income information that is provided. Social Security Numbers must be verified only once for each resident.

Documentation of the Social Security Number will be provided with a valid Social Security Card or other evidence of the Social Security Number, such as a passport. If the documentation is sent by mail, the applicant may submit a clear photocopy. If the applicant does not have the documentation, the applicant must submit a signed certification stating their Social Security Number, the applicant has 60 days to submit acceptable documentation of the Social Security Number. This 60-day period will be extended for another 60 days for elderly applicants.

## **INCOME LIMITS**

The Channel Cove HOME-Program assisted rental units all fall under the income eligibility requirements for Low HOME-assisted units. Low-HOME-assisted units must, at the time of initial occupancy, have an income at or below fifty percent (50%) of the Area Median Income (AMI) based on household size for Mount Vernon – Anacortes, WA MSA, as adjusted annually by the United States Department of Housing and Urban Development (HUD).

The United States Department of Housing and Urban Development (HUD) establishes and publishes income limits annually. Income limits are based on the Area Median Income (AMI) as determined each year by the United States Department of Housing and Urban Development (HUD). Income limits are published by HUD at:

<http://www.hudexchange.info/programs/home/home-income-limits/>

OR

<https://www.huduser.gov/portal/datasets/il.html>

and are subject to change without notice. Applicants can call the property manager at the number above to inquire about the current income limits.

### Income Eligibility

The household's total annual gross anticipated income will be calculated to determine if the household meets the applicable HOME-income limit based on the household size as published at:

<http://www.hudexchange.info/programs/home/home-income-limits/>

OR

<https://www.huduser.gov/portal/datasets/il.html>

Annual gross anticipated income is the gross income the household anticipates it will receive in the 12-month period following the effective date of certification of the income. The head of household and every adult member of the household (i.e. any person age 18 and over) must identify all income sources and assets held by the tenant or prospective resident.

Assets will be included as part of household income. The HUD Passbook Rate (as determined by HUD's Office of Multifamily Housing) is used to determine imputed income from assets.

Verification will be obtained by Home Trust of Skagit for every income source. All income verifications must use at least two (2) months source documentation.

Once all the income and asset verifications have been obtained, Home Trust of Skagit must prepare a Tenant Income Certification form for each household.

*Note: Income eligibility does not constitute acceptance and further screening is required to determine an applicant's ability to maintain a successful tenancy.*

If an applicant is acceptant for tenancy, the applicant understands that income eligibility verification must be recertified every year.

## **STUDENT ELIGIBILITY REQUIREMENTS**

If a household contains an adult student enrolled in a higher education institution who is under the age of twenty-four (24) (i.e., ages 18-23), then the household must meet an exemption to qualify for HOME-assistance. This is true whether the student is full or part-time.

If the student meets one of the following criteria, then the household is eligible:

- The student is a veteran of the U.S. military
- The student is married
- The student is a parent with dependent children
- the student is a person with disabilities that was receiving Section 8 assistance prior to 11/30/2005
- The student is independent from his or her parents based on the following criteria:
  - Of legal contract age under state law; AND
  - has established a separate residence from parents (not counting a dormitory) for at least one year, or meets the US Department of Education definition of independent which includes an individual who was an orphan or ward of the state through age eighteen (18), is living with a legal dependent, or is a graduate or professional student; AND
  - is not claimed on parents' tax returns; AND
  - Parents certify the financial assistance they are providing to the student (this does not affect student eligibility but could affect income eligibility).

If none of the above apply, the household can qualify only if the student's parents are income-eligible under the HOME-assisted income limits for the county in which they live.

## **WAITLIST ORDER AND MAINTENANCE**

The waitlist is open at all times unless the waitlist exceeds a manageable number, in which case management may exercise their discretion to close the wait list until further notice.

Applicants must notify management if any of the following changes occur:

- Address or phone number changes
- Income changes
- Household composition changes
- Criminal History

Once each year (on or around the 15th day of September), all applicants will be sent a letter asking the household to confirm its continued interest in remaining on the waitlist for the property.

To update the waitlist, Home Trust of Skagit will send an update request via first class mail to each household on the waitlist to determine whether the household continues to be interested in, and qualify for, the program. This update request will be sent to the last address that Home Trust of Skagit has on record for the household. The update request will provide a deadline by which the household must respond and will state that failure to respond will result in the applicant's name being removed from the waitlist and be sent a *Notice of Adverse Action*.

The household's response must be in writing and postmarked or received by the community management office listed above. Responses can be submitted in person, by email, mail or fax. Responses should be postmarked no later than ten (10) business days from the date of the Home Trust of Skagit update request letter.

If the household fails to respond within the ten (10) business days, the household will be removed from the waitlist and be sent a *Notice of Adverse Action*.

If the notice is returned by the post office with no forwarding address, the applicant will be removed from the waitlist.

If the notice is returned by the post office with a forwarding address, the notice will be re-sent to the address indicated. The household will have ten (10) business days to respond from the date the update request letter was re-sent. If the household fails to respond within this time frame, the household will be removed from the waitlist and be sent a *Notice of Adverse Action*.

If a household is removed from the waitlist for failure to respond to the update request letter, Home Trust of Skagit may reinstate the household if the lack of response was due to Home

Trust of Skagit error, or an applicant may be reinstated if they can provide documentation of a “hardship”. A “hardship” is defined as, but may not be limited to, a medical emergency, financial hardship burdens, and VAWA (Violence Against Women Act). Verification of Hardship must be supplied in order to be reinstated to the waitlist.

Additionally, applications will be removed from the waitlist if:

- The household is offered and rejects one unit on the property. See PROCEDURES FOR SELECTING FROM THE WAITLIST section for further details.
- Changes in household size put the applicant household outside of the maximum occupancy standards.

Once an applicant has submitted a complete application, selection from the waitlist will be made according to date and time and in the following order:

- Violence Against Women Act (VAWA) applicants.
- HUD Section 8 qualified applicants.
- Single-family applicants.
- Elderly applicants (of 65).

Within ten (10) business days of receipt of a complete application, the property manager will notify the applicant in writing that they have been selected for immediate occupancy, placed on a waitlist, or rejected.

## **PROCEDURES FOR ACCEPTING WAITLIST APPLICATIONS**

### **Initial Application**

- Applications are taken only when the wait list is open for the unit type being requested. This property does not use pre-application. All prospective residents, eighteen (18) years or older or an emancipated minor, must fill out the application in full. An incomplete application will be returned to the applicant named and will not be placed on the waitlist. All persons intending to reside in the apartment must be named, and those not listed on the application may not live in the unit. Unauthorized persons residing in the unit are grounds for eviction.
- The application information allows tentative determination of the applicant’s eligibility (household size, estimated anticipated annual income, assets currently owned). Disability status is required only if the applicant is requesting a unit with accessible features or a special accommodation.
- The application will be automatically placed on the minimum bedroom size waitlist as determined by household size and occupancy standards of the community.
- Paper applications are available upon request at the management off, through an email, USPS or by applying online at [www.HomeTrustofSkagit.org](http://www.HomeTrustofSkagit.org). For assistance in completing a waitlist application, please contact the community at the above phone number.

### Placing on the Waitlist

- The waitlist is kept chronologically within the property management software, which states the date of the application, Head of Household name, unit size, income level (i.e.: very-low income, low income or moderate low income) and preference.
- Applicants must meet the defined occupancy standards of the community; if the applicant selects a unit size that the household does not qualify for, Home Trust of Skagit will place the applicants on the appropriate unit size wait list.

## **PROCEDURES FOR SELECTING FROM THE WAITLIST**

### Pre-qualifying Eligibility

The three applicants at the top of the waitlist per unit size are considered active prospects even if a unit is not yet available. Steps are taken to qualify the applicants so that when a unit becomes available the pre-screening, including verifications, is already completed. Verifications are kept current within a 120-day period. If the top applicant is found to be ineligible, the next party on the waitlist becomes the lead applicant.

### Interview

An interview is held to determine final qualifications of the applicant to be placed in the next available unit. Application information is updated, the applicant is advised of the penalty for false information, current income and asset data are checked, and additional verification forms are signed, if needed. Social Security information or certifications are provided. Potential accommodation for disabled applicants is considered. Final occupancy determination is not made until certification procedures are completed.

### Applicant Refusal

Applicants who are offered occupancy and refuse the offer will be removed from the waitlist. Applicants who are removed from the waitlist are eligible to request an informal hearing to reinstate their placement on the waitlist. An applicant may be reinstated if they can provide documentation of a “hardship”. A “hardship” is defined as, but may not be limited to, undue financial burden, such as a lease holding, or responsible party in a current lease term. Financial hardship burdens will require the applicant to provide verification of the burden.

### **Accessible Unit Refusal without Good Cause Exception**

There is one exception to this policy. An applicant who requires a unit designed for mobility access or a unit with auditory/visual accessibility features may be offered apartments without those features and may turn down those apartments without losing their place on the waitlist.

### **Accessible Units**

When an accessible unit becomes vacant, before offering such unit to a non-disabled applicant, Home Trust of Skagit will offer units in the following order:

- First, to a current resident of the same community who has a disability that requires the special features of the vacant unit and is occupying a unit without those features; or if no such occupant exists, then
- Second, to an eligible qualified applicant on the waitlist having a disability that requires the special features of the vacant unit.

If an applicant turns down an offer of an accessible unit that meets the applicant’s stated requirements, the applicant will be removed from the waitlist and must reapply to restart the application process. Families requiring an accessible unit may be over-house in such a unit if there are no resident or applicant families of the appropriate size who also require the accessible features of the unit.

When there are no resident or applicant families requiring the accessible features of the unit, including families who would be over-house, Home Trust of Skagit will offer the unit to a non-disabled applicant. When offering an accessible unit to a non-disabled applicant, Home Trust of Skagit will require the applicant to agree to move to an available non-accessible unit within thirty (30) business days of when either a current resident or new applicant needs the features of the unit and there is another unit available for the non-disabled household. This requirement will be a provision of the lease agreement.

#### Process Starts

When the applicant’s name nears the top of the waitlist, the detailed verifications process begins. Eligibility determination can be done in person, or remotely via mail/email. All information provided to determine eligibility, admission and continued occupancy of an applicant household must be verified in accordance with Federal program regulations. Verification will be used to determine if all the information contained on the income and asset statement is true and correct. Information to be verified may include, but is not limited to:

- Family composition
- Assets
- Income from all sources
- Allowances
- Rental history
- Credit history
- Criminal records

#### Documents

All “permanent” documents (photo identification, drivers licenses, birth certificates, social security cards, etc.) are photocopied and placed in the applicant/resident file at the time of the application.

#### Independent Verification

Third parties are used as a primary source of information.

### Release Consent

All applicants and residents (over the age of eighteen (18) or emancipated minor) are required to sign Consent to the Release of Information at admission, annual recertification, interim recertification, and initial certification. Failure to do so is grounds for rejection or termination of your housing assistance.

## **APPLICANT SCREENING CRITERIA**

Selection will be made based on the basis of the written application and supplemental materials provided or collected as part of the application, including verifications of income and family composition and such other data. All screening will be non-discriminatory and uniformly applied to all applicants. The following are the things management will consider when approving applicants for residency:

### Keeps Agreements

Demonstrated ability and willingness to keep lease agreements, including paying rent on time, maintain the unit in good condition, respond to recertification requirements, cooperative occupancy habits (noise, trash, etc.) and no family member(s) using illegal drugs. This information is obtained from prior landlords, personal and credit references.

### Verification of Income Eligibility & Citizenship/Immigration Status

Has provided all source documents and any requested supplemental materials for income, assets, citizenship or immigration status, and all sources have been verified.

### References

Has favorable (or no unfavorable) comments from prior landlords, personal credit references. Mitigating circumstances will be considered.

*Note:* Applicants with no verifiable rental or credit history will be given due consideration using personal references from three reliable sources other than relatives or close friends (i.e., clergyman, teachers, employers, etc.)

### Credit

Passes review by credit agency and/or by direct contact with banks and other financial sources. Lack of credit history does not justify rejection. Past credit problems may be explained by the applicant so that credit judgment is made on current information.

### Required Drug Related or Criminal Activity Criteria

A criminal background check including a sex offender check will be run on all applicants 18 years of age and older.

## **LIVE-IN AIDES/ATTENDANTS**

Live-in Aides/Attendants must pass all screening criteria except the criterion regarding rental history or regarding the ability to make timely rental payments, as they are not responsible for the rental payments. Live-in Aides/Attendants will be required to provide identification and proof of Social Security number to conduct the screening. Upon acceptance of a unit by the head of household, Live-in Aides/Attendants must complete a Caregiver/Live-in Aide Residential Lease Addendum.

## **PROCEDURES FOR REJECTING INELIGIBLE APPLICANTS**

Home Trust of Skagit is required to establish standards that prohibit admission of an applicant household into a housing program if they have engaged in certain criminal activity or if Home Trust of Skagit has reasonable cause to believe that a household member's current use or pattern of use of illegal drugs, or current abuse or pattern of abuse of alcohol may threaten the health, safety or right to peaceful enjoyment of the premises by other residents. Home Trust of Skagit is authorized to obtain criminal conviction records from law enforcement agencies to screen applicants for admission to the housing programs. This, in compliance with HOME-program and HUD requirements and policies to deny admission to applicants who are engaging in or have engaged in certain criminal activity. To obtain access to the records Home Trust of Skagit must require every adult applicant or emancipated minor to submit a signed consent form.

The following are reasons why applicants will be rejected:

### HUD HOME-program Criteria

The applicant does not meet HUD occupancy requirements, including unit size, unit type, income limits, etc.

### Lack of Information

The applicant refuses to or cannot provide all required application information including Social Security Numbers or certifications. Refusing to sign required documents (i.e., Verification Authorization Forms, Consent to Release of Information Forms, etc.) will be grounds for rejection. Applicants will receive a letter from the management staff stating the required documentation that is outstanding. Applicants must provide the required documentation within five (5) business days. Incomplete applications will be rejected and the application will be removed from the waitlist.

### Negative Landlord History or References

The past seven (7) years of rental history will be verified. If landlords(s) of the past seven (7) years provide negative reports regarding keeping of lease terms, payment of rent and other occupancy obligations, housekeeping habits, engaging in illegal activity, abuse or pattern of abuse of alcohol that interferes with the health, safety or right to peaceful enjoyment of the

premises by other residents, eviction within the last seven (7) years, for verified drug related criminal activity, or a history of disruptive behavior, the application will be denied.

Any applicant breaking a lease term with their current landlord will be required to provide documentation from their current landlord that any outstanding debt has been paid prior to lease signing as part of a Conditional Approval. This requirement does not apply to Reasonable Accommodations or VAWA transfers. These reports are verified as much as possible, and the applicant is given a fair opportunity to overcome negative reports by explaining mitigating circumstances. These explanations must be verified. Mitigating circumstances can include disability-related problems when there is the potential to overcome those problems through reasonable accommodation.

### Credit

All available credit references are checked with a Third-Party Credit and Background agency at the cost of the applicant. For the current fee, call Home Trust of Skagit at the above number. Rejection is possible if credit reports contain substantial negative information. (If other criteria are satisfactory, the applicant is given an opportunity to respond to negative credit reports.)

Examples of poor credit history include:

- Civil judgments against the applicant not yet resolved
- Owing money to a previous landlord
- Prior eviction within the past seven (7) years
- Utility accounts in collection status
- Any open bankruptcy
- Any closed bankruptcy within the last seven (7) years for reasons other than medical emergency, divorce or death of spouse
- Any applicant with a closed bankruptcy within the past seven (7) years will be required to provide documentation the bankruptcy was due to medical emergency, divorce or death of spouse prior to lease signing as part of a Conditional Approval. Circumstances will be reviewed and applicant responses considered.
- Applicants who have been previously evicted within the past seven (7) years or are currently under eviction will be rejected.

### **Required Denial of Admission**

Home Trust of Skagit will automatically deny admittance to the community in the following cases:

- A family who was evicted from a federally-assisted housing within the past seven (7) years for drug-related criminal activity. If proof of verification that the household member who engaged in the criminal activity has completed a supervised drug rehabilitation program or proof of the current residence of the person who was involved in the drug-related criminal activity is no longer living in the household is provided during the informal hearing.
- Home Trust of Skagit determines that any household member is currently engaged in the use of illegal drugs. "Drug" means a controlled substance as defined in section 102

of the Controlled Substance Act [21 U.S.C. 802]. “Currently engaged in” is defined as any use of illegal drugs during the previous twelve (12) months.

- *Please Note:* Marijuana is a federally-controlled substance and Home Trust of Skagit prohibits admission to its housing programs of any household with a member who Home Trust of Skagit determines is illegally using a controlled substance. Home Trust of Skagit has the option to deny assistance or terminate the specific marijuana user's tenancy rather than the entire household for both applicant and existing tenants when appropriate.
- Home Trust of Skagit will consider all credible evidence, including but not limited to, any record of convictions, arrests or evictions of household members related to the use of illegal drugs or the abuse of alcohol that may threaten the health, safety or right to peaceful enjoyment of the premises by other residents. A conviction will be given more weight than an arrest. Home Trust of Skagit will also consider evidence from treatment providers or community-based organizations providing services to household members. Documentation from treatment providers or community-based organizations will be required during the informal hearing. Informal hearings are scheduled after the denial of an applicant household.
- Home Trust of Skagit will deny assistance to any household that has ever been convicted of drug-related activity for the production or manufacture of methamphetamine.
- Home Trust of Skagit will deny assistance to any household that has a household member who is subject to a registration requirement under any state sex offender registration program. Home Trust of Skagit can utilize the Dru Sjodin National Sex Offender Database.

### Criminal Activity

Home Trust of Skagit will deny admission if any household member is currently engaged in or has engaged in any of the following criminal activities within the past seven (7) years:

- Drug-related criminal activity, defined as the illegal manufacture, sale, distribution or use of a drug, or the possession of a drug with intent to manufacture, sell, distribute or use the drug.
- Violent criminal activity, defined as any criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force substantial enough to cause, or be reasonably likely to cause, serious bodily injury or property damage.
- Criminal activity that may threaten the health, safety or welfare of other tenants.
- Criminal activity that may threaten the health or safety of a Home Trust of Skagit staff, contractors, subcontractors, or agents.
- Criminal of sexual conduct, including but not limited to sexual assault, incest, open and gross lewdness, or child abuse.

Evidence of criminal activity includes, but is not limited to, any record of convictions, arrest, or evictions for suspected drug-related or violent criminal activity of a household

member within the past seven (7) years. A conviction for such activity will be given more weight than an arrest or an eviction.

Home Trust of Skagit reserves the right to deny assistance to households who have committed serious crimes more than seven (7) years ago. Examples of serious crimes include but are not limited to:

- Homicide
- Pattern of criminal activity
- Felony assault
- Arson, or
- Any other crimes that could threaten the health, safety or right to peaceful enjoyment of other persons in the immediate vicinity.

In making its decision to deny assistance, Home Trust of Skagit will consider the factors discussed in later sections detailing denial and termination. Upon consideration of such factors, Home Trust of Skagit may, on a case-by-case basis, decide not to deny assistance.

### **Other Reasons for Denial**

Home Trust of Skagit will deny admission to an applicant family if Home Trust of Skagit determines that the family:

- Has a pattern of unsuitable past performance in meeting financial obligations, including rent within the past seven (7) years.
- Has a pattern of disturbance of neighbors, destruction of property, or living or housekeeping habits at prior residences which may adversely affect the health, safety, or welfare of other tenants within the past seven (7) years.
- Misrepresented or does not provide complete information related to eligibility, including criminal or rental history, income, award of references for admission, expenses, family composition or rent.
- Has committed fraud, bribery, or any other corrupt or criminal act in connection with any federal or state housing program; or
- Has engaged in or threatened violent or abusive behavior toward Home Trust of Skagit personal or anyone acting on behalf of the housing authority.

“Abusive or violent behavior” includes verbal as well as physical abuse or violence. Use of racial epithets, or other language, written or oral, that is customarily used to intimidate may be considered abusive or violent behavior.

“Threatening” refers to oral or written threats or physical gestures that communicate intent of abuse or commit violence.

### **Screening for Eligibility**

Home Trust of Skagit will use an external screening company to perform background checks for credit, criminal and rental history. Home Trust of Skagit will perform criminal background

checks necessary to determine whether any household member is subject to a registration requirement under the state sex offender program in the state where the housing is located, as well as in any other state where a household member is known to have resided.

***All credit screening fees will be collected from the applicant prior to the screening process.***

If Home Trust of Skagit proposes to deny admission based on a criminal record or on lifetime sex offender registration information, Home Trust of Skagit will notify the household of the proposed action and will provide the subject of the record and the applicant a copy of the record and an opportunity to dispute the accuracy and relevance of the information prior to the denial of admission.

Home Trust of Skagit will pass along to the applicant the cost of the criminal records check. If the applicant refuses to pay the additional cost of the criminal background check, the application will be denied and the applicant will be removed from the waitlist.

**Criteria for Deciding to Deny Admission**

Evidence

Home Trust of Skagit will use the concept of the preponderance of the evidence as the standard for making all admission decisions.

*“Preponderance of the evidence”* is defined as evidence which is of greater weight or more convincing than the evidence which is offered in opposition to it; that is, evidence which as a whole shows that the fact sought to be proved is more probable than not. Preponderance of the evidence may not be determined by the number of witnesses, but by the greater weight of all the evidence.

**SCREENING REPORT SUMMARY**

***WE DO NOT ACCEPT REUSABLE REPORTS***

*FCRA, State and Federal laws for reporting court records apply*

**SCORING:** Each applicant’s screening report shall be reviewed for two (2) types of information:

- ***Potentially Negative and Negative.*** If three (3) or more Potential Negatives or one (1) or more Negative items are found in a report, and there are no “extenuating circumstances” (example: temporary loss of job, medical reasons, family emergencies, etc.) adverse action may be considered.
- All Potential Negatives and Negatives apply to both Applicant and Household Members.

**POTENTIAL NEGATIVES:**

Credit Report:

- Any two (2) trade lines rated R2 (30-59 days late) in the last seven (7) years
- Any trade lines rated R5 (120+ days late) in the last seven (7) years
- Any two (2) collections in the last seven (7) years

- Any charge offs, discharged Bankruptcy, vehicle repossession, tax lien, civil judgment in the last seven (7) years

Investigatives :

- Any rental reference with more than two (2) late payments
- Any instance of unauthorized pets or persons occupying a unit rented to the applicant
- Any instance of being an unauthorized tenant
- Any instance of improper or lack of Intent to Vacate notice and/or lease broken by the applicant
- Any instance of security deposit not refunded due to damage to the rental unit (beyond normal cleaning/wear & tear).

NEGATIVES:

Credit Report:

- Any OPEN bankruptcy
- Any unpaid apartment or landlord collection
- Any Eviction Judgment
- A total of \$1,000 or more in unpaid collections in the last seven (7) years (excluding medical)

Investigatives :

- Any unpaid apartment collection/negative rental OR incomplete reference
- Any current Legal Notice served (Pay rent or Vacate, Notice to Comply, Termination of Tenancy) and/or Any three (3) or more Legal Notices served in the last four (4) years.
- Smoking in a or on a “Non-Smoking” unit or property
- Any “Eviction Action” filed with the courts in the last seven (7) years
- Two (2) or more cases of Domestic Violence, stalking, harassment (defendant in criminal cases)
- Any conviction for manufacturing, distribution, and/or possession of Federally controlled substance
- Any conviction for contributing to the delinquency of a minor
- Any registered sex offender/Lifetime registration
- Any history of disruptive, malicious, violent behavior that may interfere with the peace and quietude of the apartment community
- Any criminal conviction which involves theft, burglary, robbery, serious offense, or a crime of violence with a firearm
- Any false or misleading information provided by the applicant on the written application or omission of material fact
- Reasonable likelihood that the applicant or those acting under his or her control will interfere with the health, safety, security, or the right of peaceful enjoyment of the residential community
- Applicant is unwilling to cooperate with the application process (as determined by the manager or screening company)

- Lack of twenty-four (24) months of verifiable, objective, concurrent, positive RENTAL HISTORY. Failure to provide rental history may result in termination.

*Determinations as to criminal screening will be made on a case-by-case basis and will be based on several factors and information. There will be no automatic denials based on crime without an analysis of the facts.*

**Recommendations:**

CREDIT: \_\_\_\_\_ Denied

REFERENCES: \_\_\_\_\_ Denied

CIVIL COURT: \_\_\_\_\_ Denied

CRIMINAL: \_\_\_\_\_ Additional Review Required—engage applicant and gather more information needed to establish qualifications.

**NOTICE OF ELIGIBILITY OR DENIAL**

Home Trust of Skagit will mail the applicant household a notice informing the household of the approval of their eligibility determination or a *Notice of Adverse Action*.

An approval letter will provide the details of the initial occupancy including the current rent amount, security deposit requirement and the date of the scheduled move-in. Upon receiving the approval notification, the applicant household will be required to contact the property management office to confirm the scheduled move in date to the community. An apartment will be held for a maximum of **fourteen (14) business days** for an applicant. Hardships can be considered for extending a hold on a unit.

A *Notice of Adverse Action* letter will include information on obtaining the reports and information used as the basis of a denial, including how to obtain a copy of the record, with an opportunity for the applicant to dispute the accuracy and relevance of the information and an offer of an informal hearing.

The family will be given ten (10) business days to dispute the accuracy and relevance of the information. If the family does not contact Home Trust of Skagit to dispute the information within that ten (10) business day period, Home Trust of Skagit will proceed with issuing the *Notice of Denial of Admission*. A family that does not exercise their right to dispute the accuracy of the information prior to issuance of the official denial letter will still be given the opportunity to do so as part of the informal hearing process. The denial notices will include the required notices related to denying admission to applicants who may be victims of domestic violence, dating violence, or stalking.

Households denied for eligibility of their application will be automatically removed from the waitlist of the community.

## **TENANT OCCUPANCY**

### Clarification for Current or Former Home Trust of Skagit Residents

Clarification for current or former Home Trust of Skagit residents, occupants, and lease holders; Home Trust of Skagit will review internal resident records to complement any third-party screening verifications which may include but not limited to the following:

- Review of any current or past debt owed to Home Trust of Skagit
- Review of current or past lease violations or notices of non-compliance
- Ability to pass a housekeeping inspection within two (2) weeks of the move to another unit.
- No unauthorized occupants or pets in the current household.
- No unpaid tenant-caused damages
- Annual recertification of income eligibility

Current Home Trust of Skagit residents must pass a unit inspection to determine if the unit has been maintained and housekeeping standards are being met when moving between units and at annual inspections.

### Grounds For Eviction After Tenant Occupancy

- Non-payment of rent without prior written agreement
- Threatening, violent or abusive behavior towards other residents, Home Trust of Skagit staff or anyone acting on behalf of the housing authority.
- Vandalism or destruction of Home Trust of Skagit property or the property of the community's residents.
- Violating any of the Policies within the Lease Agreement and Addendums.
- Failure to maintain the unit, including the patio, porch, front entry and any assigned storage area in good order and in a clean and sanitary condition.

## **APPLICANT GRIEVANCE PROCEDURES**

When Home Trust of Skagit makes a decision that has a negative impact on an applicant, the household is often entitled to appeal the decision. An informal review by the Home Trust of Skagit Executive Director is intended to provide a means for an applicant to provide evidence to refute the grounds for ineligibility/denial for admission to a property. Home Trust of Skagit follows the procedures listed below:

### Notification

Home Trust of Skagit will send a Notification of Adverse Action within two (2) business days of the recommendation of the denial of admittance or the recommendation of the increased deposit resulting in the adverse action.

### Request for an Informal Review

The process must begin with a request for an informal review after receiving a Notification of Adverse Action. A request for a review can be made in person at the property management office listed above, or in writing and delivered to the Home Trust of Skagit main office either in person or by first class mail by the close of the business day, no later than ten (10) business days from the date of the Home Trust of Skagit's notification of Adverse Action.

The request must contain the following information:

- The reason for the grievance or contest of the Home Trust of Skagit's proposed action
- The action relief sought
- Supporting documents/evidence on behalf of the applicant/tenant
- Any additional information to be reviewed by the Home Trust of Skagit Executive Director.

If the tenant or prospective tenant's request for an informal review is not received within ten (10) business days of Home Trust of Skagit's notification of denial, Home Trust of Skagit's decision will become final. Additionally, if supporting documents are not submitted alongside the written request, the applicant must submit the documents within five (5) business days of the request for informal review, otherwise Home Trust of Skagit's decision will become final.

The Home Trust of Skagit Executive Director will send an acknowledgement notice within five (5) business days of the household's request for an informal review. The written and dated notice will state that the review will be completed within ten (10) business days and a final decision with explanation will be mailed to the household.

### Conducting an Informal Review

The Home Trust of Skagit Property Manager will not be the person, nor a subordinate of the person who made or approved the original denial of admission to the property or the increase in the security deposit. The Executive Director will perform a full file review based on the provided information. Refer to Consideration of Circumstances and Informal Review Decision sections for more information on the process. The Executive Director will make the final written decision whether admission should be granted or denied.

### Consideration of Circumstance

Home Trust of Skagit will consider all relevant circumstances when deciding whether to deny admission based on a family's past history, except in the situations for which denial of admission is mandated.

In the event Home Trust of Skagit receives unfavorable information with respect to an applicant, consideration must be given to the time, nature and extent of the applicant's conduct (including the seriousness of the offense). In a manner consistent with its policies, Home Trust of Skagit will give consideration to factors which might indicate a reasonable probability of favorable future conduct.

Home Trust of Skagit will consider the following factors prior to making its decision:

- The seriousness of the case, especially with respect to how it would affect other residents.
- The effects that denial of admission may have on other members of the family who were not involved in the action or failure.
- The extent of the participation or culpability of individual family members, including whether the culpable family member is a minor or a person with disabilities, or a victim of domestic violence, or stalking.
- The length of time since the violation occurred, the family's recent history and the likelihood of favorable conduct in the future.
- Evidence of the applicant family's participation in or willingness to participate in social service or other appropriate counseling service programs.

### Informal Review Decision

Home Trust of Skagit will notify the applicant of its final decision, including a brief statement of the reasons for the final decision. In rendering a decision, Home Trust of Skagit will evaluate the following matters:

- The validity of the grounds for denial of admission.
- The validity of the evidence. The Executive Director will evaluate base solely and exclusively upon the supporting documents and evidence provided to prove the grounds for denial of admission.
- If the facts prove that there are grounds for denial, the decision to deny admission will be upheld.
- If the facts prove the grounds for denial, and the denial is discretionary, the Home Trust of Skagit Executive Director may recruit guidance from other Home Trust of Skagit staff, board members or other agents of the organization, when making the final decision in approval or denial of admission.
- Home Trust of Skagit will notify the applicant of the final decision, including a statement explaining the reason(s) for the decision. The notice will be mailed, with return receipt requested, within 10 business days of the informal review, to the applicant and his or her representative, if any.
- If the informal review decision overturns the denial, the processing for admission will resume.
- If the household fails to provide proper documentation or evidence for review, the denial of admission will stand, and the household will be notified.

## **UNIT TRANSFER POLICY**

Transfers between apartments with the same number of bedrooms are facilitated only as a Reasonable Accommodation, and only based upon the verified need for specific features in the unit. Transfers based on an approved Reasonable Accommodation take priority over new applications.

For accessible apartments, when there is neither a qualified applicant nor a current tenant with disabilities requiring the accessibility features of the apartment, management may offer the apartment to another household, providing that the household enter into an agreement that they will transfer to a non-accessible apartment within the same community within thirty (30) days if another household requires the features of the accessible apartment.

Transfers to appropriately sized smaller units are required if the household no longer meets the minimum household members required for the unit and if the household meets eligibility and qualification requirements for unit per program regulations.

Requests to transfer to an appropriately sized larger unit will be considered after the first full year of residency, and only if household composition changes (increases). The household must be in good standing with no late/past-due rent notices or lease violation notices within the past twelve (12) months. The household must meet eligibility and qualification requirements for the new apartment, including requirements of the individual programs.

## **VIOLENCE AGAINST WOMEN ACT (VAWA)**

Implementation of the Violence Against Women and Justice Department Reauthorization Act of 2005 families applying for housing at a HUD HOME-Program property cannot be denied admission because they have been a victim of domestic violence, dating violence, sexual assault, or stalking. An applicant or tenant cannot be denied rental assistance because s/he has been a victim of domestic violence, dating violence, sexual assault, or stalking. Domestic violence, dating violence, sexual assault, or stalking is not good cause for the eviction of the victim of that violence. An incident of actual or threatened domestic violence, dating violence, sexual assault, or stalking does not qualify as a serious or repeated violation of the lease nor does it constitute good cause for terminating the assistance, tenancy, or occupancy rights of the victim.

Domestic Violence includes felony or misdemeanor crimes of violence committed by a current or former spouse of the victim, by person with whom the victim shares a child in common, by a person who is cohabitating with or has cohabitated with the victim as a spouse, by a person similarly situated to a spouse of the victim under domestic or family violence laws of the jurisdiction receiving grant monies, or by any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction.

Dating Violence means violence committed by a person: (A) who is or has been in a social relationship of a romantic or intimate nature with the victim, and (B) where the existence of such a relationship shall be determined based on a consideration of the following factors: (i) the length of the relationship; (ii) the type of the relationship; and (iii) the frequency of interaction between the persons involved in the relationship.

Stalking means (A)(i) to follow, pursue or repeatedly commit acts with the intent to kill, injure, harass or intimidate; or (ii) to place under surveillance with the intent to kill, injure, harass or intimidates another person; and (B) in the course of, or as a result of, such following, pursuit, surveillance or repeatedly committed acts, to place a person in reasonable fear of the death of, or serious bodily injury to, or to cause substantial emotional harm to (i) that person; (ii) a member of the immediate family of that person; or (iii) the spouse of intimate partner of that person.

Immediate Family Member means, with respect to a person: (A) a spouse, parent, brother or sister, or child of the person, or an individual to whom that person stands in loco parentis (in place of a parent); or (B) any other person living in the household of that person and related to that person by blood or marriage.

Criminal activity directly relating to domestic violence, dating violence, sexual assault, or stalking is not grounds for terminating the victim's tenancy. The lease contains an addendum that makes it clear that domestic violence, dating violence, sexual assault, or stalking is not good cause for evicting the victim of that violence.

Applicants and residents who are or have been victims of domestic violence, dating violence, sexual assault, or stalking are encouraged to complete the HUF Form HUD-5382 Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking and Alternative Documentation.

Leases can be divided so that offending residents can be evicted or removed while the remaining family member's lease and occupancy rights are allowed to remain intact.

Victims of domestic violence, dating violence, sexual assault, or stalking can be evicted if the victim poses an actual and imminent threat to other residents or those employed at Home Trust of Skagit. Victims of domestic violence, dating violence, sexual assault, or stalking may also be evicted for failing to comply with all other terms and conditions of the lease.

### **Emergency Transfer Timing and Availability**

Home Trust of Skagit cannot guarantee that a transfer request will be approved or how long it will take to process a transfer request. Home Trust of Skagit will, however, act as quickly as possible to move a tenant who is a victim of domestic violence, dating violence, sexual assault, or stalking to another unit, subject to availability and safety of a unit. If a tenant reasonably believes a proposed transfer would not be safe, the tenant may request a transfer to a different unit. If a unit is available, the transferred tenant must agree to abide by the terms and conditions that govern occupancy in the unit to which the tenant has been transferred. Home Trust of Skagit may be unable to transfer a tenant to a particular unit if the tenant has not or cannot establish eligibility for that unit.

If Home Trust of Skagit has no safe and available units for which a tenant who needs an emergency transfer is eligible, Home Trust of Skagit will assist the tenant in identifying other housing providers who may have safe and available units to which the tenant could move. At the tenant's request, Home Trust of Skagit will also assist the tenants in contacting local organizations that offer assistance to victims of domestic violence, dating violence, sexual assault, or stalking that are attached to this plan.

## **FAIR HOUSING AND EQUAL OPPORTUNITY**

Home Trust of Skagit, the owners and management of Channel Cove Community, comply with all federal, state, and local housing and civil rights laws. Federal law prohibits discrimination based on race, color, religion, sex, national origin, familial status, or disability. All the above requirements apply to the acceptance and processing of application, selection of tenants from among eligible applicants on the waitlist, assignment of units, and the certification and recertification of eligibility for housing assistance.

## **MARKETING**

The property is marketed via the Home Trust of Skagit website [www.HomeTrustofSkagit.org](http://www.HomeTrustofSkagit.org), occasionally flyers are placed in the surrounding community and sent to community organizations in accordance with the approved Affirmative Fair Housing Marketing Plan. Advertising targets individuals whose annual income is at or below the Low-HOME assisted income level (at or below 50% AMI) for the area. Management maintains contact with community groups and organizations that work with persons who are least likely to apply.

## **CONFLICT OF INTEREST**

The conflict of interest provisions apply to any person who is an employee, agent, consultant, officer, or elected official or appointed official of the state, or unit of general local government, or the developer, owner or manager. The provisions also apply to those with whom they have immediate family (spouse, parent, child, sibling, grandparents and in-laws of the person) or business ties. No such covered person may occupy a HOME-assisted unit without prior approval of HUD.

An exception is made for an employee or agent of the owner or developer of a rental housing project who occupies a housing unit as the project manager or maintenance worker. Other exceptions can be granted only in writing by HUD following the procedures outlined in 92.356.

## **SECTION 504 AND GRIEVANCE PROCEDURE FOR DISABILITY DISCRIMINATION**

Channel Cove Community does not discriminate on the basis of disability status in the admission, or access to, or treatment or employment in its federally assisted programs and activities. According to Section 504 of the Rehabilitation Act of 1973, "no otherwise qualified individual with disabilities in the United States shall, solely by reason of his or her disability, be

excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance...”

If at any point during the application process an applicant feels they have experienced discrimination based on disability, they may file a grievance. The Property Manager and Executive Director for Home Trust of Skagit have been designated to coordinate compliance with the nondiscrimination requirements contained in the Department of Housing and Urban Development’s regulations implementing Section 504 (24 CDR, part 8 dated June 2, 1988). Please contact Home Trust of Skagit 504 Coordinator in writing\* to file your grievance.

Property Manager &/or Executive Director  
Home Trust of Skagit  
P.O. Box 2444  
Mount Vernon, WA 98273  
Office (360) 428-0014  
Email: ED@  
PropertyMgr@

A response will be sent to you within ten (10) business days from the date of the grievance.

If you would like an additional review of your grievance and the response from the Section 504 Coordinator, please contact Home Trust of Skagit’s Executive Director in writing\* at the address listed above.

At any time during this process, you have the right to file a Fair Housing Complaint with HUD’s Title VIII Fair Housing Complaint Process at:

- You can call toll-free 1 (800) 669-9777
- <http://www.hud.gov/complaints/housediscrim.cfm>

or with Washington State Human Rights Commission at:

- <https://www.hum.wa.gov/file-complaint>

\*Persons with a disability may request reasonable accommodation in order to meet this requirement.

