



TENANT SELECTION POLICY

Statement of Equal Opportunity/Non-Discrimination

Champlain Housing Trust strongly supports the goals of equal access to housing and will comply with Title VI of the Civil Rights Act of 1964; Title VIII of the Civil Rights Act of 1968; Executive Order 11063; and the Age Discrimination Act of 1975; Section 504 of the Rehabilitation Act of 1973; Executive Order 11246 and with any State or Local law prohibiting discrimination in housing.

Champlain Housing Trust will not discriminate, deny any household the opportunity to apply for admission, or deny any applicant the opportunity to lease or rent a dwelling unit suitable to its needs if such is available; on account of age, race, color, disability, familial status, national origin, sex, sexual orientation, gender identity or gender-related characteristics or because the applicant intends to occupy the unit with minor children or because the applicant is a recipient of public assistance.

TENANT SELECTION PROCESS

APPLICATIONS

In order to be considered for a Champlain Housing Trust rental, a household must complete and submit a Champlain Housing Trust Rental Application to 88 King Street, Burlington, VT 05401. The application must be filled out completely and signed before it will be processed. If a section of the application does not apply, write "N/A" in the appropriate spot. Incomplete applications will be returned.

Applications may be picked up from all site offices and at the main office located at 88 King Street, Burlington, VT. Applications can also be accessed from the Champlain Housing Trust web site, www.getahome.org. Additionally, applications can be mailed to you by calling the Champlain Housing Trust main number at 802-862-6244 and requesting an application.

ELIGIBILITY

Applicants will be determined eligible if they submit a completed application and meet these requirements:

- Applicants for LIHTC, HOME, PRAC, USDA RD, Section 8 New Construction/Substantial Rehabilitation, HOPWA, Shelter Plus Care, must satisfy the applicable income standards, program restrictions and household size restrictions relative to the size of the apartment.
- Applicants for Market units, must satisfy applicable income standards and program restrictions (if any).
- Only U.S. citizens or eligible noncitizens may receive assistance under Section 8, Section 236, Rent Supplement, RAP, and Section 202/8 programs.
- Applicants must disclose social security numbers or alien registration numbers for all family members and provide proof of the numbers reported.

WAITLISTS

Champlain Housing Trust maintains waitlists for all properties. Applicants are placed on the waitlist for which bedroom size they are eligible in the date order the application is received. Once there is an available apartment, applicants are called in the order they are listed on the waitlist. Applicants must meet all eligibility requirements for the property and unit as described above in the Eligibility section.

Champlain Housing Trust may elect to close current waitlist(s) by following applicable program guidelines, for one or more bedroom size when the average wait is one year or more. In the event a waitlist is closed, it is published on the Champlain Housing Trust website.

In the event a previously closed waitlist is reopened, Champlain Housing Trust will publish that on the Champlain Housing Trust website and at its offices.



INCOME LIMITS

All of these income limits (at right) are based on the median income for a metropolitan statistical area (MSA). This table shows the four income limits as a percentage of median income in an MSA.

INCOME LIMIT	MEDIAN INCOME FOR THE AREA
Low-income limit	80% of median income
60% Limit	60% of median income
Very low-income limit	50% of median income
Extremely low-income limit	30% of median income

INCOME LIMITS BY PROGRAM

SUBSIDY	TYPE OF INCOME LIMIT
Section 8 (pre-1981)	Low, very low, and extremely low-income limit
Section 8 (post-1981)	Very low and extremely low-income limit
Section 202/811 PRACs, <u>except</u> those funded in FY 1995	Very low-income limit
Section 202/811 PRACs funded in FY 1995	Low-income limit

OCCUPANCY STANDARDS

NUMBER OF BEDROOMS	MINIMUM # OF PEOPLE	MAXIMUM # OF PEOPLE
0	1	1
1	1	3
2	2	5
3	3	7
4	4	9

TENANT SCREENING STANDARDS

Tenants will be selected from among a pool of eligible applicants who meet all of the following screening criteria:

ALL APPLICANTS IN THE HOUSEHOLD 18 AND OLDER MUST:

- 1) Have six months of positive credit history or no credit history.
- 2) Demonstrate satisfactory past performance in meeting financial obligations including but not limited to rent payment and payment of utility bills. Negative credit history is a factor for denial if past due amounts total more than \$1,500 per person. We exclude medical bills and student loans.
- 3) Have no convictions of violent crimes, crimes against children or other crimes that may adversely affect the safety, health or welfare of other tenants within the last 7 years for felonies or 3 years for misdemeanors or be listed on the lifetime sex offender registry.
- 4) Provide 5 years of housing history.
- 5) Have positive, formal rental history totaling one year or longer or attend the Rent Right class through CVOEO. A verifiable landlord reference will be obtained. Or have been a homeowner for the entirety of the past five years.
- 6) Have no record of lease violations, eviction, disturbance of neighbors, and destruction of property or housekeeping habits that may adversely affect the safety, health, or welfare of other tenants.
- 7) Demonstrate ability to meet current and projected financial obligations. The applicant's projected rent and utility payments must be under 50% of their gross income to be considered affordable.

In addition, any other criteria may be grounds for an application denial if Champlain Housing Trust determines it might be reasonably expected to affect the applicant's ability to successfully fulfill the responsibilities of the lease. **ANY APPLICANT DETERMINED TO HAVE WILLFULLY MADE FALSE STATEMENTS ON THEIR APPLICATION WILL BE DENIED.**

TENANT SCREENING STANDARDS: APARTMENTS RESERVED FOR HOMELESS HOUSEHOLDS AND SERVICE ENRICHED HOUSING

Tenants will be selected from the Community Housing Review Committee or based on the Memorandum of Understanding with the local partner.

All Applicants must meet the following:

- 1) For homeless preference units, meet the HUD definition of homeless, and
- 2) Meet the requirements in the Tenant Screening Standards above, or
- 3) Have a Service Plan at move-in with a local Service Provider that addresses any barriers to housing
- 4) For service-enriched units, meet the provider's criteria under the applicable Memorandum of Understanding

TENANT SCREENING STANDARDS: MANUFACTURED HOUSING COMMUNITIES

All Applicants must meet the following:

- 1) Have six months of positive credit history, no credit history or show the ability to finance a mobile home purchase.
- 2) Demonstrate satisfactory past performance in meeting financial obligations including but not limited to rent payment and payment of utility bills.
- 3) Have no felonies of any type or convictions of violent crimes, crimes against children or other crimes that may adversely affect the safety, health or welfare of other tenants within the last 10 years or be listed on the lifetime sex offender registry.
- 4) Provide 5 years of housing history.
- 5) Have no record of lease violations, eviction, disturbance of neighbors, and destruction of property or housekeeping habits that may adversely affect the safety, health, or welfare of other mobile home residents.
- 6) Demonstrate ability to meet current and projected financial obligations.

APPLICATION APPEAL PROCESS

Champlain Housing Trust will mail written notice to any denied applicant specifying the reason for denial. A denied applicant has 14 calendar days from the date the denial letter is sent to request an informal meeting to go over the reasons for rejection or to provide additional written documentation for consideration by the Appeals Officer. If written documentation is provided, each reason for the denial of the application must be addressed and explained in detail. No apartment will be held during this period, but if the denial is overturned, the applicant will retain his/her place on the waiting list. A decision will be made by the Appeal Officer within 14 days of receipt of a written appeal or meeting.

UNIT TRANSFER REQUESTS: A TENANT UNIT TRANSFER WILL BE DEEMED APPROPRIATE FOR ONE OR MORE OF THE FOLLOWING REASONS:

- 1) The household is under-housed
- 2) The household is over-housed
- 3) The household lives in a designated project based unit and is no longer eligible for the program
- 4) The household becomes eligible for a project based voucher and must move to a designated project based unit
- 5) The household is in a designated handicapped accessible unit and doesn't need the features and there is a family in need of the accessibility features of the unit.
- 6) The household needs to move from one municipality to another based on family requirements.
- 7) Ongoing problems with neighbors that have not been able to be resolved by the Property Manager and Associate Director of Resident Services (It must be determined that you are not the cause of these issues and that you have made a reasonable effort to resolve the issues prior to requesting a transfer).
- 8) Tenants are allowed to transfer only one time during their tenancy unless an additional transfer is deemed appropriate by the Director of Property Management.
- 9) Tenants have the right to appeal a unit transfer denial to the Director of Property Management.

REQUIREMENTS:

- All transfer requests must be made in writing and approved in advance by the Associate Director of Property Management.
- Tenants with an approved transfer request will be added to the waitlists with applications according to the date of their transfer request.
- Tenants with an approved reasonable accommodation to transfer will be given priority over people on the waiting list.
- Tenant must currently be a tenant in good standing and current on their rent.



REASONABLE ACCOMMODATIONS AND MODIFICATIONS

It is Champlain Housing Trust's policy to provide reasonable accommodation in housing for applicants and residents with disabilities and/or to permit applicants or residents with disabilities to make reasonable modifications where reasonable accommodation and/or modification is necessary to provide those individuals with an equal opportunity to use and enjoy CHT housing.

A resident or an applicant makes a reasonable accommodation or modification request whenever he/she makes clear to CHT staff that he/she is (i) requesting an exception, change, or adjustment to a rule, policy, practice, or service because of his/her disability; or (ii) requesting a structural modification to his/her apartment or to a common area because of his/her disability.

CHT shall make available to all persons applying for an apartment with CHT and to all current CHT residents, notice of the option to request a reasonable accommodation or modification and a form for requesting a reasonable accommodation or modification.

RELOCATIONS

For households being displaced by Champlain Housing Trust development activities they will be given priority on the waiting list.

VIOLENCE AGAINST WOMEN AND JUSTICE DEPARTMENT REAUTHORIZATION ACT OF 2013

Champlain Housing Trust will not consider incidents of domestic violence, dating violence or stalking as serious or repeated violations of the lease or other "good cause" for termination of assistance, tenancy or occupancy rights of the victim of abuse.

Champlain Housing Trust will not consider criminal activity directly relating to abuse, engaged in by a member of a tenant's household or any guest or other person under the tenant's control, cause for termination of assistance, tenancy, or occupancy rights if the tenant or an immediate member of the tenant's family is the victim or threatened victim of that abuse.

Champlain Housing Trust may request in writing that the victim, or a family member on the victim's behalf, certify that the individual is a victim of abuse and that the Certification of Domestic Violence, Dating Violence or Stalking, Form HUD-91066, or other documentation as noted on the certification form, be completed and submitted within 14 business days, or an agreed upon extension date, to receive protection under the VAWA. Failure to provide the certification or other supporting documentation within the specified time frame may result in eviction.

Any information submitted, including the fact that an individual is a victim of domestic violence, dating violence, sexual assault, or stalking shall be maintained in confidence by CHT and may not be entered into any shared database or disclosed to any other entity or individual, except to the extent that the disclosure is (A) requested or consented to by the individual in writing; (B) required for use in an eviction proceeding; or (C) otherwise required by applicable law.

The foregoing does not limit any otherwise available authority to evict or terminate assistance to a tenant for any violation of a lease not premised on the act of violence in question against the tenant or an affiliated person of the tenant (provided that CHT does not subject an individual who is or has been a victim of domestic violence, dating violence, or stalking to a more demanding standard than other tenants in determining whether to evict or terminate) or if CHT can demonstrate that an actual and imminent threat to other tenants or individuals employed at or providing service to the property would be present if the assistance is not terminated or the tenant is not evicted.

APPLICANT BEHAVIOR

CHT may deny tenancy to an applicant household if the CHT determines that any member of the household has engaged in repeated harassing behavior or has threatened any violence toward the CHT's agents or staff.

Abusive or violent behavior towards CHT agents or staff includes, but is not limited to verbal as well as physical abuse or violence, use of racial epithets, or other harsh, threatening or discriminatory language, whether written or oral through any and all means/forms of communication, that is customarily used to intimidate may be considered abusive, threatening or violent behavior.

Threatening refers to oral or written threats or physical gestures that communicate intent to abuse, harm or commit violence.

Harassing behavior refers to the act of repeatedly disturbing, alarming, or threatening someone, to the extent that such conduct either causes harm or results in the person complaining of harassment to reasonably fear that harm may be caused to them. Harassing behavior may also include the electronic dissemination to third parties of embarrassing or inaccurate information about staff/agents. It also includes using the legal system to harass the CHT's staff/agents (litigation abuse) by continuously filing retaliatory and frivolous complaints with outside, third party governmental entities whether criminal or civil in nature against the CHT and/or its staff/agents.



FOR HUD SUBSIDIZED PROPERTIES

ENTERPRISE INCOME VERIFICATION SYSTEM (EIV)

The EIV system will be used to process Verification Reports on applicants seeking housing subsidized through the HUD housing assistance according to the procedures as noted in HUD Notice H 2013-06 and any subsequent release. A copy of this notice is available upon request.

HUD provides Champlain Housing Trust with information about an applicant's current status as a HUD housing assistance recipient. Champlain Housing Trust will use the Enterprise Income Verification System to determine if the applicant or any member of the applicant household is currently receiving HUD assistance. Nothing prohibits a HUD housing assistance recipient from applying to this property. However, the applicant must move out of the current property and/or forfeit any voucher before HUD assistance on this property will begin. Special consideration applies to some dependents where members of two households share 50% custody.

If the applicant or any member of the applicant household fails to fully and accurately disclose rental history, the application may be denied based on the applicant's "misrepresentation" of information.

In accordance with HUD procedures noted in HUD Notice H 2013-06 the following EIV reports are pulled according to this schedule:

Income Reports	Used at each recertification both annual and interim
Existing Tenant Report	At the time of processing an applicant for admission
Multiple Subsidy Report	At least quarterly
Identity Verifications Report	Monthly
Deceased Tenants Report	At least quarterly
New Hires Report	At least quarterly
Income discrepancy report	Used at each recertification both annual and interim

This information is used to determine if a household has reported their income and identity information correctly

FULL TIME STUDENTS AND SECTION 8

A student enrolled in an Institute of Higher Education must meet at least one of the following requirements in order to be eligible for Section 8 assistance:

- 1) living with parents/guardian or
- 2) 24 or older or
- 3) a veteran of the United States armed services or
- 4) married or
- 5) has a dependent child or
- 6) can prove independence of parents including
 - i) The parents did not claim the student on the most recent tax return and
 - ii) The student has lived independent of the parents for at least one year or meets the Department of Education's definition of an independent student and
 - iii) Can legally sign a lease
- 7) is disabled and was receiving assistance as of November 30, 2005 or
- 8) has parents who are income eligible for the Section 8 program or
- 9) were ever a foster child

CHAMPLAIN HOUSING TRUST



WWW.GETAHOME.ORG

FAIR CREDIT REPORTING ACT

We are hereby informing you of certain information pursuant to the Fair Credit Reporting Act and Fair and Accurate Credit Transactions Act of 2003, 15 U.S.C. §§1681 *et seq.*, as amended by the Consumer Credit Reporting Reform Act of 1996 (Public Law 104-208, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title II, Subtitle D, Chapter 1).

1. A consumer credit report will be obtained when an application is submitted from the following consumer credit reporting agency:

Equifax

P.O. Box 105873

Atlanta, Georgia 30348

Toll Free Telephone Number: (800) 685-1111

2. Pursuant to Section 615 of the Fair Credit Reporting Act, we are notifying you that the above noted agency only provided information about your credit history. It took no part in making the decision to deny your rental application, nor can it explain why the decision was made.
3. You have certain rights under federal law, as explained in more detail in paragraphs 4 and 5 below. Pursuant to the Fair Credit Reporting Act, you have the right to obtain a copy of your credit report, dispute its accuracy and provide a consumer statement describing your position if you dispute the credit report. If you believe your report is inaccurate or incomplete, you may call the consumer credit reporting agency at the number listed above or write to the credit reporting agency at the listed address.
4. Pursuant to section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer credit reporting agency whose name is listed. You must request the copy within 60 days of the date you received this letter.
5. Pursuant to Section 611 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to add to your report a "consumer statement" of up to 100 words explaining your position of the item under dispute. Trained personnel are available at the consumer credit reporting agency to help prepare consumer statements.

To request a copy of your Credit Report or send in a Statement or Dispute:

Equifax
P.O. Box 105873
Atlanta, Georgia 30348
(800) 685-1111

LeasingDesk Screening
2201 Lakeside Blvd.
Richardson, Texas 75082
(866) 934-1124

<http://www.realtor.com/consumer-dispute>

