COMMUNITY ROOTS HOUSING

COMMUNITY ROOTS HOUSING ELIGIBILITY & SCREENING CRITERIA (TAX CREDIT)

All Community Roots Housing applicants must meet income and household criteria based on the funding restrictions for the property. In addition, Community Roots Housing uses the following criteria to determine a household's suitability for Community Roots Housing. Exceptions to Community Roots Housing's criteria are made only through the application appeals process which is outlined below. Community Roots Housing has modified screening criteria for our HUD and other subsidized units, which are rented to targeted populations through waitlists and referral.

Community Roots Housing will consider applications in the order in which completed applications are received. An application is considered complete when all of the information outlined on the attached list, "What to Bring when you apply" is received and the applicant has met with the Property Manager. If the applicant fails to bring any of the required information to the appointment or all members over the age of 18 are not there to view the unit, the appointment will be stopped and rescheduled if the unit is still available. **If we contact you to clarify employment, rental history, or other information, you will have 72 hours to provide the information before your application is denied.**

Please Note the following:

1) Community Roots Housing does **not** accept Portable Screening Reports.
2) All adults in the household must view and apply for the unit in person. Virtual tours may be conducted if required or if unit is not vacant and able to be seen.
3) If you would like to request additional time to complete the application due to limited English proficiency or as a reasonable accommodation for a disability, please advise the Property Manager.

Age:

At least one member of the household must be 18 years of age or legally emancipated with proof of emancipation. Some Community Roots Housing properties serving seniors are restricted by age.

Income:

Apartments have a maximum income limit based on household size. All sources of income must be disclosed and verified for all household members. Income calculations are determined by funder requirements and Community Roots Housing must use the highest calculated income projections.

Household income must be at minimum 2 times the annual rent. Alternatively, households may show that they have accessible financial assets to cover the monthly rent amount for the length of the lease or demonstrate 6 months of timely payment of rent at or higher than rental amount for the unit applying for. The following exceptions apply:

- Households with a Seattle Housing Authority, Section 8 Housing Choice Voucher, or similar subsidy, are exempt from the minimum income requirement.
- Applicants with temporary vouchers are subject to meeting minimum income requirements of 2x

the monthly rent after the voucher is applied.

Criminal Records Check:
Staff will hire a contractor to run a credit check and criminal background check on all applicants and it will check court records for evidence of evictions or judgments against the applicant and evidence of criminal convictions. The purpose of these checks is to obtain information on the applicant's past history of meeting financial obligations and future ability to make timely rent payments and to abide by the federal laws regarding the prohibition of admitting any applicant with specific criminal activity including drug-related activity.

1. A background criminal reference check is conducted to determine that applicants and/or members have:
    a. No record of convictions for manufacture/distribution of methamphetamines (in federally funded housing only);
    b. No record of criminal sexual convictions, requiring being subject to a nationwide sex offender lifetime registration.
    c. No record of violent felonies in the last three (3) years

Applicants may be denied for any of the following:

- Failure to present all members of the family at the full family interview, except for hospitalization, medical reasons, emergency, etc., (or some other time acceptable to management) prior to completion of Initial Certification;
- Blatant disrespect or disruptive behavior toward management, the property or other residents exhibited by an applicant or family member any time prior to move-in (or a demonstrable history of such behavior);
- A negative landlord reference, encompassing failure to comply with the lease, poor payment history, poor housekeeping habits, or evictions for cause including current notices to pay or quit;
- Any household member with a currently open bankruptcy proceeding;
- Falsification of any information on the application;
- Eligibility income exceeding the maximum allowed, or not meeting the minimum allowed;
- Family composition not appropriate for available bedroom size;
- All members of household are full-time students and do not meet any of the criteria outlined in the Student Eligibility Rule section;
- Failure to update application with any changes while it is being processed;
- Other good cause: including, but not limited to, failure to meet any of the selection criteria in this document;
- Failure to provide photo identification for adults 18 years of age and older;
- Failure to provide birth certificates for household members below 18 years of age;
- Consideration may be given for extenuating circumstances where this would be required as a reasonable accommodation when determining the acceptability of tenancy. Persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process.

Rental history:

Applicants must provide address history for the previous two (2) years, without gaps. This may be with multiple landlords, but without breaks of more than 30 days between rental periods. Rental history can be a room rental or with roommates as long as the applicant paid rent directly to the landlord and it can be verified. Paying rent to friends or relatives is not considered rental history unless there is a verifiable lease agreement and the rental is the family or friend's actual property. Rental history will be reviewed for the following:

- No evictions, judgments, or unlawful detainers in the past two (2) years. If court records indicate an eviction, the burden is on the applicant to prove an eviction did not occur.
- No outstanding balances owed to current or previous landlord including Community Roots Housing.
- Cannot be in a current lease or will need to show proof that you will be released from lease if in a current lease.
- No more than three (3) legal notices within the past twelve (12) months for any member of applicant household.
- Poor rental history reported by a landlord, even if a legal notice was not issued, is grounds for denial. Examples of poor rental history includes repeated and excessive damages to the unit, noise complaints, and frequent late payments (3 or more in a 12-month period.)
- No evictions or unlawful detainers from current or previous Community Roots Housing tenancy.

In lieu of 2 years of current and consecutive rental history, applicants must have an income history of at least three (3) months without gaps by the date of application in an amount that meets or exceeds 2 times the rent, and consumer credit history that reflects no more than 5 past due accounts in collections, medical debt and student debt is excluded from consideration.
Considerations will be given for any debt that can be verified as inherited or inaccurate due to divorce or separation. Unearned income (income that does not come from a job) does not need to meet time requirements.

Recent Homeowners:
Proof of consecutive, timely mortgage payments over the most recent twelve months may be substituted for rental history. Real estate must be included as an asset when determining eligibility, including any proceeds from the sale of the property, or any income from renting the property to a third party.

Applicants who are about to undergo or have undergone foreclosure on their *primary* residence in the past 12 months must show that the previous mortgage payments were more than 40% of their household income.

Credit:

- Except for bankruptcy and debt owed to a landlord, Community Roots Housing screens for credit risk only when the above "in lieu of rental history" criteria are being considered. Any bankruptcy must be discharged or dismissed.
- No more than $5,000 in past due accounts in collections- exclusions to this will be medical debt, student loans, and inherited or debt that was part of a divorce or separation that should not be counted as applicants.
- Cannot have outstanding debt owed to any landlord including Community Roots Housing.

Violence Against Women Act (VAWA):

Applicants who are victims of domestic violence, sexual assault, unlawful harassment, or stalking have special protections under the Violence Against Women Act and Residential Landlord Tenant Act RCW59.18. If the applicant or a member of the household is a victim of one or more of these crimes and wishes to have their status considered for purposes of eligibility, the applicant must submit a VAWA Certification of Domestic Violence, Dating Violence, or Stalking. The applicant may request a certification form from the leasing agent. If the applicant fails to provide the certification within 14 days, the application may be denied if the applicant does not meet the screening criteria.

Pets:

Pets are welcomed at our properties:

- Proof of inoculations, spay or neutering, and a current City pet license is required
- Pet deposit is 25 % of the first full month's rent
- Resident must abide by the Community Roots Housing Pet Agreement - Please ask to see the Pet Agreement

HUD subsidized properties: Pet deposit is the lesser of 25% of the first-full month's contract rent or $300.00.

Note: Service and companion animals are not considered pets. They are accepted at all properties and require a Reasonable Accommodation Request for which verification may be requested.

Students:

Student restrictions at some properties prohibit all household members from being full-time students. Applicant households for properties with student restrictions, where all members, including children, are full-time students for five or more months in a calendar year (including months preceding move in) must meet one of the following exceptions:

- Married and filing a joint federal tax return with spouse
- Single parent with a minor child and neither are dependents of a third party
- Receiving benefits under Title IV of the Social Security Act (e.g., TANF)
- Enrolled in a job training program funded by State or Local government
- Previously under the care of a state foster care system.

Please see rental listing and property information for student restrictions.

Occupancy standards:

Most Community Roots Housing apartments have occupancy standards; if unit occupancy drops below the minimum or exceeds the maximum, households may be required to vacate.

Studio	1 bedroom	2 bedroom	3 bedroom	4 bedroom
1 – 2 people	1 – 3 people	2 – 5 people	4 – 7 people	4-9 people

*select properties allow for 3 household members in 3 bedroom units

Fees and Deposits:

Screening fee is non-refundable and payable to Community Roots Housing by money order or cashier's check. Cash is not accepted

- **$20.00 for each adult applicant**, 18 or older. Applicants of HUD subsidized properties do not pay a screening fee.

Security Deposit is payable by money order or cashier's check; no cash or personal checks accepted and is due at lease signing. Applicants may make payment arrangements over a six-month period, with the first installment due at lease signing.

Security Deposit amounts are set by the apartment size and are as follows:

Studio	1 bedroom	2 bedroom	3 bedroom	4 bedroom
$300	$375	$450	$525	$600

Move-in rent due at time of move in, payable by money order or cashier's check; no cash or personal checks

Screening services:
All household members 18 years old and older will be subject to a background investigation conducted by Resident Check. We will obtain credit reports, court records (civil and criminal), and employment and rental references as needed to verify all information put forth on the application for housing.

In the event of Adverse Action (denial of tenancy) you have the right to a FREE copy of the background check we reviewed and processed by Resident Check. You also have the right to dispute the accuracy of any information therein.

A copy of your background check can be obtained by in-person request at Community Roots Housing, 1620 12th Avenue Suite 205, Seattle, WA 98122.

Please note that an in-person request requires a valid photo ID and can only be given directly to the applicant.

Appeal Process:
If your application is denied and you believe the information upon which the denial was based is incorrect, or if you have additional information that was not considered during the review of your application, you may request an appeal of the decision. Any appeal must be submitted in writing within fourteen days of the date of the denial letter. The request must include a letter from you that states the reason(s) for the appeal and new supporting documentation from an independent third party. This information must be verifiable by Community Roots Housing staff. Appeal packages must be sent to Community Roots Housing C/O Individual Assessment, 1620 12th Ave Suite 205, Seattle WA 98122 for all appeals. Community Roots Housing will seek to provide a written decision within two weeks. Apartments are not held during the appeals process.

Nondiscrimination:

Community Roots Housing follows all local, state, and federal fair housing laws. Seattle protected classes include: Age, ancestry, color, creed, disability, gender identity, marital status, national origin, parental status, political ideology, race, religion, sex, sexual orientation, Section 8 voucher holders, and use of a service animal.

By signing below, the undersigned applicant(s) acknowledge having read and understood Community Roots Housing's Eligibility and Screening Criteria:

Applicant Printed Name	Applicant Signature	Date
Applicant Printed Name	Applicant Signature	Date
Applicant Printed Name	Applicant Signature	Date
Applicant Printed Name	Applicant Signature	Date
Manager/Leasing Agent	Signature	Date

EQUAL HOUSING OPPORTUNITY