

CCB HOUSING MANAGEMENT TENANT SELECTION PLAN

*Information for
you to keep*

CCB Housing Management is the organizational unit of Catholic Charities Bureau, Inc. charged with managing affiliated not-for-profit agencies' housing projects or projects owned by unaffiliated for-profit and not-for-profit owners.

Affiliated and non-affiliated projects managed by Catholic Charities Bureau secure federally assisted housing funding from the U.S. Department of Housing and Urban Development (HUD), as well as the U.S. Department of Agriculture-Rural Development (RD) and the Minnesota Housing Finance Agency (MHFA), to provide safe, affordable housing specifically for people who are of low income, are elderly, or have a qualifying disability.

Each building or project (some projects have more than one building) is designated to provide housing for specific populations (elderly, chronically mentally ill, developmentally disabled, physically disabled or families) that have been determined to have inadequate housing opportunities in their communities.

This Tenant Selection Plan details what qualifications are necessary for residency in the apartments operated by CCB Housing Management.

Applicants must meet the criteria outlined in this Tenant Selection Plan.

ELIGIBILITY CRITERIA

1. Household Characteristics

- **In projects for the elderly**, the Head, Co-head or Spouse of the head of household must be sixty-two years of age or older (unless the project has been granted a waiver). This applies to the following buildings, located in Wisconsin:
 - Phoenix Villa Apartments -- Lake Nebagamon, Superior, Iron River and Rhinelander
 - Evergreen Apartments -- Chetek and Shell Lake
 - Acorn Apartments -- Crandon and Minong
 - Maywood Apartments -- Plover.

If the building has specified units with accessibility features, applicants under the age of 62 may be eligible. Applicants who request an accessible apartment will be required to complete paperwork, which will be sent to their care provider, verifying their need for the accessibility features in those units.

All applicants for Lilac Grove Apartments in Siren, Wisconsin **must** be 62 years of age or older.

Applicants for Winterhaven Apartments in Winter, Wisconsin and Centennial Apartments in Medford, Wisconsin must be **either** 62 years of age **OR** have a verified disability to be eligible.

- **In projects for people with disabilities**, admission is based on a qualifying disability. Applicants must meet the criteria for that project, as certified by a qualified health professional.
- **Buildings for people with developmental disabilities include:**
 - Evergreen Apartments -- Rhinelander (aka Timberlane) and Siren (aka Lakewood)
 - Acorn Apartments -- Wisconsin Rapids
 - Maywood Apartments – Medford
- **Buildings for people with chronic mental illness include:**
 - Phoenix Villa Apartments -- Hayward and Rice Lake (aka Phoenix Villa North)
 - Apple River Apartments – Amery
 - Blue Valley Apartments -- Rice Lake
 - Westbay and Oakwood Apartments -- Superior
 - Sumac Trail Apartments -- Rhinelander.
- Elmwood Apartments -- Superior and Northfield Apartments -- Duluth, Minnesota accept applicants who have been certified to have developmental disabilities, physical disabilities or chronic mental illness.
- Highland Apartments -- Barron accepts applications from seniors and persons with disabilities for 8 units and applications from families for 8 units.
- Eastwood Apartments in Medford accepts applications from individuals or families, regardless of disability.
- **Units defined as “Handicapped Accessible”** will be offered to persons requiring the design features of the unit. A limited number of designated units may be available for persons with physical disabilities in buildings otherwise designated for a different population. A separate waiting list may be utilized for this purpose.
- Applicants must be legally of age and able to enter into a lawful contract. All household members 18 and older must sign consent forms to verify their eligibility.
- All family members must provide a complete and accurate Social Security number in order to be eligible for an apartment. For any members of the family who do not have a Social Security number (SSN), the applicant or family member must certify that the individual has never received a SSN. If you do not have an original Social Security card, please contact the Occupancy Office at 715-394-2012 or 888-276-0246 for a list of acceptable documents.

If the applicant does not have acceptable documentation, written certification of the SSN will be accepted, but the applicant cannot receive rental assistance until the SSN is verified. The applicant must provide Social Security documentation within 60 days from the date they signed the certification. If unable to provide verification of the SSN within 60 days, the applicant will be deemed ineligible and removed from the waiting list.

Individuals who have applied for legalization under the Immigration Reform and Control Act of 1986 will be able to disclose their SSNs, but unable to supply cards for documentation. SSNs are assigned to these persons when they apply for amnesty. The cards go to the Department of Homeland Security (DHS) until the person is granted temporary, lawful residency. Until that time, their acceptable documentation is a letter from the DHS indicating that SSNs have been assigned. Applicants must disclose SSNs for the owner to make an eligibility determination.

- **Occupancy is limited to no more than two people per bedroom.** A Live-in Aide is considered when determining apartment size. **NOTE:** *A live-in aide is defined and verified as: an individual who is necessary for the care and well-being of an elderly or disabled tenant, not obligated for the individual's financial support and would not be living in the unit except to provide support services. The live-in aide qualifies for occupancy only as long as the individual needing supportive services lives in the unit and may not qualify for continued occupancy as a "remaining family member." Income and assets are not considered for the live-in aide when determining eligibility/rent amounts. The live-in aide must abide by all terms of the lease agreement.*

Student Eligibility Requirements

Section 8 assistance shall not be provided to any individual who:

- a. is enrolled as either a part-time or full-time student at an institution of higher education for the purpose of obtaining a degree, certificate, or other program leading to a recognized educational credential; and
- b. is under the age of 24; and
- c. is not married; and
- d. is not a veteran of the United States Military; and
- e. does not have a dependent child; and
- f. is not a person with disabilities, as such term is defined in 3(b)(3)(E) of the United States Housing Act of 1937 (42 U.S.C. 1437a(b)(3)(E)) and was not receiving section 8 assistance as of November 30, 2005. (See Definition E in Figure 3-6); and
- g. is not living with his or her parents who are receiving Section 8 assistance; and
- h. is not individually eligible to receive Section 8 assistance or has parents (the parents individually or jointly) who are not income eligible to receive Section 8 assistance. (See paragraph 3-33 for verifying parents' eligibility.)

2. Screening Criteria

A record of any of (but not limited to) the following, may cause an application for housing to be denied:

- **Poor Rental history** -- Nonpayment of rent and/or utilities, lease violations, history of disruptive or injurious behavior, poor housekeeping habits, termination of rental assistance for fraud or evictions.
- **History of Criminal Activity** -- Criminal background checks are conducted on all applicants (and under certain conditions on tenants). Under current federal regulations CCB Housing Management must prohibit admission of any individuals who have engaged in criminal activity, as described in the following sections.
 - a. **Drug Related Criminal Activity**
Applicants will be denied for **3 years** from the date of an eviction of any household member that:

- has been evicted from federally assisted housing for drug-related criminal activity.
- is currently engaged in illegal use of a drug.
- there is reasonable cause to believe that a household member's illegal use or pattern of illegal use of a drug may interfere with the health, safety or right to peaceful enjoyment of the premises by other tenants.

NOTE: Special consideration may be given if the evicted household member engaged in the activity has successfully completed an approved, supervised drug rehabilitation program; or if circumstances leading to the eviction no longer exists (eg., the criminal household member has died or is imprisoned).

b. Incarceration

Individuals who are or who have been incarcerated will not be accepted for a **period of 3 years** from the date they are released from custody.

c. Violent criminal activity

- Any criminal activity with a felony conviction resulting from a crime involving violence against other persons or property.

d. Other Criminal Activity

- Any criminal activity reasonably believed to potentially threaten the health or safety of other tenants, employees or the owner.

NOTE for b, c and d: Special consideration may be given if sufficient evidence is presented showing the member or members of the household are not currently engaged in such criminal activity and have not engaged in such criminal activity during the past **2 years**. Such evidence would include the household member submitting a certification that she or he is not currently engaged in and has not been engaged in, such criminal activity during the past **2 years**, **AND** providing supporting evidence from such sources as a probation officer, a landlord, neighbors, social service agency workers and criminal records, which will be verified.

e. Sex Offenders

We must prohibit admission if any member of the household is subject to a lifetime registration requirement under the state sex offender registration program in any state.

f. Alcohol Abuse Related Activity

If we determine there is reasonable cause to believe that a household member's abuse or pattern of abuse of alcohol interferes with the health, safety, or right to peaceful enjoyment of the premises by other tenants, admission may be prohibited.

g. Fleeing Prosecution or Violating Conditions of Probation or Parole

If the applicant is fleeing to avoid prosecution, or custody or confinement after conviction for a crime, or attempt to commit a crime that is a felony under the laws of the place from which the individual flees, or that in the case of New Jersey, is a high misdemeanor, OR if the applicant is violating a condition of probation or parole under Federal or State law, admission will be prohibited.

3. Income and Rental Assistance Eligibility

Applicants must have incomes that are within the limits set by HUD or RD. Income limits, called area median income (AMI), are established annually by county or metropolitan area. The “Lower Income Limit” is based on 80% of the AMI; the “Very Low Income Limit” is based on 50% of the AMI the “Extremely Low Income Limit” is based on 30% of the AMI.

- Income eligibility allows tenants to participate in the rental assistance programs. Tenants will pay 30% of their adjusted (after any allowances) monthly income for rent, including utilities (or receive a utility allowance).
- Income targeting to assist extremely low (EL) income applicants first will be the general rule. Per HUD policy, at least 40% of units leased in any given year should go to EL households. CCB Housing Management will maintain waiting lists which specify income levels and date of receipt of the application. Applicants will be selected in the following order, until the goal of leasing 40% of available units in a given year to EL applicants has been reached:
 - a) Extremely Low applicants, by the date application was received.
 - b) Once the 40% goal has been reached, applicants will be selected by the date the application has been received, with EL and Very Low (VL) income applicants having no priority.
 - c) If the project accepts Low-Income (LI) applicants, they will not be offered an apartment until all EL and VL applicants have been contacted and offered an apartment.
- Tenants receiving rental assistance must have only one residence and receive assistance only in that unit; tenants must not receive assistance for two units at the same time.
- HUD provides the owner/agent with information about an applicant’s current status as a HUD housing assistance recipient. The owner/agent will use the **Enterprise Income Verification (EIV)** 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 a CCB operated property. However, the applicant must move out of the current property and/or forfeit any voucher before HUD assistance at the CCB operated property can begin. In other words, there cannot be simultaneous subsidies for the same household at two HUD properties.

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.

- Rental assistance in subsidized housing is restricted to U.S. Citizens or nationals; and to noncitizens that have eligible immigration status. Applicants will be required to verify their eligibility status. Verification of eligible immigration status will be received from the Department of Homeland Security (DHS) through the SAVE system. Noncitizens must sign a declaration certifying the following: eligible immigration status or decision not to claim eligible status. A mixed family (a family with one or more ineligible family members and one or more eligible family members) may receive prorated assistance, continued assistance or a temporary deferral of termination of assistance. The restriction on assistance to noncitizens does not apply to any RD property or Section 811 PRAC or Section 202 PRAC properties (Apple River, Blue Valley, Westbay, Sumac Trail, Oakwood or Lilac Grove Apartments).

4. Application Procedure

Anyone who wishes to lease an apartment operated by CCB Housing Management must complete an application. The completed application should contain enough information to tentatively determine the applicant's eligibility, based on the following:

- Household characteristics
- Estimated annual income
- Estimated value of assets and assets disposed of for less than fair market value within the past two years
- Current and previous housing information
- Verification of citizenship or eligible non-citizen status (if required)
- Verification of disability when occupancy is based on disability.

NOTE: Current tenants will be allowed to transfer units within the project for reasons of personal preference, once, every seven years. The tenant must complete a "Unit Transfer Request" Form and a criminal history report will be conducted. If a current tenant requests a Reasonable Accommodation, they must complete a Unit Transfer Request and a "Reasonable Accommodation Request". Their need for a reasonable accommodation must be certified by a health care professional. Current tenants whose transfer request has been approved will have the opportunity to move into vacated units prior to applicants who are on the waiting list. Transfer between projects requires a new application and no preference is given to the transferring resident(s).

Application Processing:

Once an Application is received, it will be time and date stamped.

- A criminal and sex offender check will be conducted.
- If the applicant rents, a landlord reference will be obtained.
- If the application is for a building designated for people with disabilities, verification of the disability will be required.
- If the applicant is requesting an accessible apartment, verification of need will be required.

Once all information provided on your application is verified, the Occupancy Specialist and apartment manager will make a determination to either place the applicant's name on the waiting list for the building applied for, or to reject the application. The applicant will be notified, in writing, of the decision. If the application is rejected, the letter sent will explain the reason for the denial and the appeal procedure.

Applicants who are denied housing and wish to **appeal** the decision or **dispute** any findings, may submit an appeal, in writing, or request a meeting to discuss the rejection within 14 days (10 days for Eastwood, Highland and Centennial Apartments) of receipt of the rejection letter. The appeal must be submitted to:

Att: Director of Housing
Catholic Charities Bureau
1416 Cumming Avenue
Superior, WI 54880

The Director of Housing will review the rejected application and the reason(s) for the rejection. The Director will then respond to the applicant within 5 working days of receipt of the applicant's appeal for reconsideration. CCB Housing Management will keep the following material on file for at least three years: application, initial rejection notice, any applicant reply, owner's final response and all interview and verified information on which the owner based the rejection.

Eligible applicants will be placed on the waiting list corresponding to the building(s) for which they applied. Waiting lists will remain open continuously and are updated on a semi-annual basis, or more often if necessary.

**CCB HOUSING MANAGEMENT CHOOSES NOT TO USE FEDERAL PREFERENCES
IN REGARD TO OUR WAITING LISTS.**

5. Fair Housing and Equal Opportunity

CCB Housing Management operates in accordance with Federal, State and local fair housing, civil rights laws, equal opportunity requirements and the Violence Against Women Act (VAWA). No applicant will be discriminated against based on race, color, creed, religion, sex, national origin, age, socio-economic class, source of income, sexual orientation, family/marital status, history of domestic violence (as a victim), or disability.

All complaints regarding discrimination will be directed to the Fair Housing and Equal Opportunity office of the oversight agency specific to each project. In Wisconsin: WHEDA (Wisconsin Housing Economic Development Authority) or RD (USDA-Rural Development); in Minnesota: MHFA (Minnesota Housing Finance Agency); or HUD (U.S. Department of Housing & Urban Development).

Reasonable accommodations will be made in policies, practices and procedures for persons with disabilities where such accommodations are necessary to afford such persons equal housing opportunity. In addition, reasonable structural modifications will be made, upon request, to afford equal access for qualified individuals with disabilities. Reasonable modifications will be considered subject to verification that they are reasonable and necessary to provide equal housing opportunity. In a situation where a tenant with disabilities wishes to make structural modifications to his or her own unit, and when the request is determined to represent an undue financial or administrative burden on the project, the following applies:

- Reasonable modifications by the tenant will be allowed, at the tenant's expense, if they are necessary to afford an individual with disabilities full enjoyment of the premises.
- The tenant performing the modifications will be required to sign a lease addendum which requires the tenant to restore the unit back to its original condition upon move-out, unless the owner requests that the modifications remain.
- The tenant is required to pay into an interest-bearing account, over a reasonable period of time, a reasonable amount of money not to exceed the cost of the restorations. The interest of such an account will accrue to the benefit of the tenant. If the owner requests that modifications remain, this money will be returned to the tenant.
- The project requires that all renovations be done by a project-approved contractor/individual. Building permits must be obtained by the tenant.

6. Interview Process

When an appropriate unit is available, the owner will interview the applicant. During the interview the owner will:

- Explain rental obligations, rental subsidy program requirements, verification procedures, pet policy (if applicable), security and pet deposits and penalties for providing false information.
- Obtain applicant's signatures on all release of information forms needed to secure third-party verification of key information to determine eligibility.
- Discuss any other requirements needed to determine eligibility.

Please note: A final decision cannot be made on the applicant's eligibility until all verifications are returned and processed at the Occupancy Office.

**FOR VISUALLY AND HEARING IMPAIRED APPLICANTS,
THIS PROJECT WILL MAKE REASONABLE ACCOMMODATIONS
TO OFFER EQUAL ACCESSIBILITY TO THIS AND OTHER DOCUMENTS.**



Equal Housing & Employment Opportunity Provider
An Agency of Catholic Charities Bureau, Inc. – Diocese of Superior, Wisconsin

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INFORMATION, RECORDS AND DOCUMENTS YOU MAY BE ASKED TO MAKE AVAILABLE AT THE INTERVIEW

Note: Searching for, securing and having those documents that pertain to you ready and available to take to the interview will ensure your application processing can proceed without delay, making your possible tenancy that much quicker.

Record of Income:

- Paycheck Stubs
- W-2 forms
- State and Federal Income Tax Forms (including 1099's)
- Wage Tax Receipt
- Social Security - Current Award Letter
- Pensions and Annuities - Latest Check Stub
- Unemployment Compensation - Determination Form 2000, Form UC30, or Latest Check Stub
- SSI - Award Letter
- Public Assistance - Award Letter
- Worker's Compensation - Form DOL203, Recent Check Stub
- Alimony - Copy of Court Order
- Trade Union Benefits - Recent Check Stub
- Income from Assets - Bank, Credit Union, Savings and Loan, Land Contract Statements
- Child support – Copy of Court Order

Asset Information:

- Bank Statements
- Stock/Bond Certificates
- Mortgage Note
- Current Property Tax Statement (if property/home was sold during the previous 2 years, a copy of the closing documents)
- Income Tax Return
- Certificate of Deposit
- Record of any assets disposed of for less than fair market value within the past 2 years

Records of Family Circumstances/Family Composition/Allowances:

- Official document providing proof of age
- Social Security Card and/or photocopy of Social Security Card
- Copies of Medical Bills
- Racial/Ethnicity Data (Disclosure of this data is required by RD but is optional for HUD.)