

STATEMENT OF QUALIFICATIONS

Thank you for applying at CHAF Properties!

Thank you for your patience while we work to assure that our community is filled with qualified and respectful residents who will make this a great place to live.

If you meet the applications standards and are accepted, you will have the peace of mind of knowing that you will be joining other residents who have been processed with equal care.

NOTE: We provide equal and fair housing opportunities. We do not discriminate based upon race, color, religion, sex, national origin, familial status disability, age, marital status, or any other qualifications not related to the application process.

If your application meets all the following criteria, you will be approved. If it does not, you may be approved with conditions, which may require you to pay an additional security deposit or obtain a cosigner or guarantor (in communities where permitted). In the event that you do not meet the requirements set forth, we will have to deny your application.

APPLICATION SCREENING REQUIREMENTS

A complete application: All lines must be filled in and questions answered for the application to be processed. ALL Applicants over the age of 18 must complete an application, in addition, all occupants must be named on the lease as a leaseholder, and all occupants over the age of 18 must sign the lease along with the lease holder(s).

Two forms of identification are required for all applicants over the age of 18: We require a photo ID (a driver's license or photo identification card issued by the government, state or federal) and a second form of identification in order to verify your identity once you begin the application process. Your second form of identification may be a social security card, birth certificate, or a non-resident alien card, etc.

Verifiable rental history: The standard approval process requires verifiable rental history for the **most recent past 2 years**. It is your responsibility to provide necessary information that allows us to contact your past landlord(s) for this information. You must have a history of paying your rent on time, have given proper notice, have no dispossession warrant(s) filed and must not owe any money to your landlord. If we are unable to verify your previous landlords and/or references, we reserve the right to charge additional security deposit and/or deny your application if the other criteria set forth are not met. Verifiable for these purposes means THIRD PARTY verification from someone other than a relative. We will consider a mortgage as rental history if it has been active within the past 2 years. However, if the mortgage is late or in default, you will be asked to give the reason why, show documentation to support the reason, and may be required to pay additional security deposit providing the other criteria set forth are met.

Income eligibility: In order to become eligible for approval you must meet the monthly requirements set forth by this community. Our standard is 3 times the rent per month. Income will be verified by 3rd party. Some examples are; employment verification, the collection of paystubs (8 consecutive), the collection of SSI, SSD, SSA confirmation letters, the collection of legal settlement and divorce agreements and any other legal paperwork reflecting income (i.e.- child support documentation, the collection of bank statements (when applicable), the collection of IRA, 401K, or other asset statements). A complete list of income documentation will be provided to you by the property staff once the initial interview for application is complete. For applicants that are reporting income from a contributor (a person who makes regular monthly contributions to the applicant), the following applies:

20% of income or less from contribution- A notarized affidavit from the contributor (form to be provided by office) AND 6 months' bank statements showing the amount of the contribution as a deposit. If the applicant cannot provide bank statements proving the contribution, then your application may be denied.

This is an Affordable Housing property. During initial application and subsequent yearly recertifications you may be asked to provide IRS Income Tax Returns or Tax Return Transcripts. This provides proof your initial occupancy was indeed below the required maximum income limits.

Credit History: Credit accounts should have satisfactory ratings and all utility accounts must be current with no balance owing. If credit has been slow but all other qualifications for residency have been met, an additional security deposit may be required.

Bankruptcy results will be automatically denied for further review. If the bankruptcy has been dismissed or discharged, we may require documentation. Once all information is reviewed, we may still approve your application and may require additional security deposit.

Criminal background: CHAF's goal is to assist ex-offenders in gaining access to one of the most fundamental building blocks of a stable life, a place to live. However, criminal background checks are performed at admission.

CHAF is committed to seek a balance between allowing ex-offenders to reunite with their families that live in at our communities, and at the same time, ensuring the safety of all residents of its programs.

CHAF may deny admission when the screening process shows a conviction for engaging in criminal activity and history of inability to comply with the terms of previous leases, as verified by previous landlords or other entities. However, CHAF may consider mitigating circumstances and will handle each applicant on a case-by-case basis.

CHAF will use local and national databases to perform criminal background checks (not including juvenile records) and sex offender registration checks for applicants and additions to households who are 18 years of age and older. CHAF will conduct such checks on household members who are younger than 18 years only if they are being tried as adults for certain criminal offenses.

- A nationwide criminal background check and sex offender registration check will be performed.

In its decision to deny admission, CHAF shall conduct an individualized assessment considering the following:

- The seriousness of the case, especially as it affects the health and safety of other residents;
- The effect of denial or termination of assistance on other family members who were not involved in the action or failure to act;
- The level of violence, if any, of the criminal activity for which the applicant was convicted;
- The length of time since the conviction;
- The number of convictions that appears on the applicant criminal history;
- The possibility of the applicant being rendered homeless; and
- The rehabilitation efforts taken by applicant after conviction or released from prison.

An arrest is not evidence of criminal activity that can support an adverse admission, termination, or eviction decision. As such, an arrest where the disposition of the criminal charges are voided, invalidated, rendered inoperative, dropped, nolle prossed, dismissed pursuant to successfully completion of a diversion or a deferral of judgment program, no action, or other resolution that does not involve an admission of guilt or where the applicant is found not guilty or acquitted, may not result in denied or terminated assistance.

CHAF may permanently deny admission for convictions related to the following:

- (1) Manufacturing or distribution of controlled substance.
- (2) Sex offenders subject to a lifetime registration under a state sex offender registration program. In searching for sex offenders, CHAF will perform background checks nationwide.
- (3) Felonious violent criminal activities, including but not limited to murder, arson, aggravated felony battery and sex-related crimes not subject to lifetime registration under a state sex offender registration program.

For non-permanent criminal activities, CHAF shall consider criminal convictions within the last seven (7) years. The lookback period starts from the date of the most recent conviction.

After conducting an individualized assessment, CHAF may deny admission if the applicant has been convicted for the following criminal activities:

- (1) Drug-related activities, including, but not limited to, eviction or termination from federally assisted housing due to drug activity. Drug-related activities mean 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.
- (2) Violent criminal activities which shall include any criminal activity that has as one (1) of its elements: the use, attempted use, or threatened use of physical force substantial enough to cause, or be reasonably likely to cause, non-trivial bodily injury or property damage.
- (3) Non-violent criminal activities that may threaten the health, safety or right to peaceful enjoyment of the premises by other residents. Examples are crimes that involve disturbing the peace, crimes against property such as burglary, larceny and robbery, and crimes that impose a financial cost such as vandalism, bribery, and fraud, including fraud in connection with federally assisted housing.
- (4) Alcohol abuse or pattern of abuse, if CHAF has reasonable cause to believe that the person's abuse or pattern of abuse of alcohol may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents.

In determining denial of admission related to drug or alcohol abuse, CHAF must take into consideration: Evidence of drug or alcohol rehabilitation, as indicated under Mitigating Circumstances below, and if the drug or alcohol abuse is related to a disability, as determined by CHAF's ADA Coordinator.

CHAF may also deny admission based on the conduct underlying arrests, only if the conduct indicates the individual is not suitable for tenancy and CHAF has sufficient evidence, other than the fact of the arrest that the individual engaged in the conduct, other than the fact of the arrest. Such evidence may include a police report property, living and housekeeping habits that may adversely affect the health, safety or welfare of other tenants or cause damage to the unit or development.

Notification of Proposed Rejection

CHAF must notify the household of the proposed rejection, the reason for the denial of admission, and provide an opportunity to dispute the accuracy and relevance of the record.

Mitigating Circumstances for Applicants

1. Mitigating circumstances are facts relating to negative rental history or behavior, that, when verified, indicate that the reason for the unsuitable rental history or behavior is no longer in effect or is under control, justifying admission or continued occupancy. Mitigating circumstances could overcome or outweigh information gathered in the screening process.

2. The factors below will be taken into consideration when reviewing the conviction(s) for engaging in criminal activities. These factors are not the only allowable mitigating circumstances. CHAF may consider other mitigating circumstances as appropriate.

Providing documentation of mitigating circumstances as described below is the responsibility of the applicant. It is incumbent upon the applicant to provide documentation, evidence and any and all other third-party proof at any time, including but not limited to, the investigation interviews, appointments with the CHAF staff, at the time of the informal review or within the time limit set by the hearing officer to provide substantiating information challenging the recommendation to deny assistance.

Substance Abuse Rehabilitation

Upon determination by the hearing officer, hearing panel, or CHAF, whether to recommend denial or termination of assistance for illegal drug use or a pattern of illegal drug use by a household member who is no longer engaging in such use, or for abuse or a pattern of abuse of alcohol by a household member who is no longer engaging in such abuse, may consider whether such household member was remanded by the court and is participating in or has successfully completed a supervised drug or alcohol rehabilitation program, or has otherwise been rehabilitated successfully. For this purpose, CHAF shall require the applicant to submit evidence of the household member's current participation in, or successful completion of, a supervised drug or alcohol rehabilitation program or evidence of otherwise having been rehabilitated successfully.

Examples of mitigating circumstances may include:

- a) Evidence of successful rehabilitation. The household member who engaged in criminal activity successfully completed a diversion or deferral of judgment program; or has successfully completed a supervised drug or alcohol rehabilitation program verified by CHAF;
- b) Circumstances leading to the eviction or criminal activity no longer exist (for example, the criminal household member has died or is imprisoned);
- c) Evidence of the family's participation in social service or other appropriate counseling service; or
- d) Evidence of successful and sustained modification of previous disqualifying behavior.

PROPERTY SPECIFIC INFORMATION:

Pets Policy: We allow 2 pets per unit. Dogs must be 25 lbs. or less. We do not allow breeds that are classified as aggressive, including but not limited to American Pit Bull Terrier, American Staffordshire Terrier, Staffordshire Bull Terrier, Bull Terrier, Rottweiler, Jack Russell Terrier, Chow Chow, Great Dane, Doberman Pincher, German Shepherd, Caucasian Ovcharka, Dogo Argentino, Saint Bernard, Fila Brasileiro, Perro De Presa Canario, Akita Inu, Husky, Bull Mastiff. The nonrefundable pet fee is \$250 per pet, plus an additional \$20 per month per pet. All pets must be listed on your application and registered with the office. We also require that immunizations are up to date and a photo of your pet for the file. Additional information and requirements are available on the Pet Addendum and may be reviewed prior to moving in by request.

SUBJECT TO CHANGE

Maximum INCOME by Area Median Income

	25%	30%	40%	60%	80%
1 Bedroom					
2 Bedroom					
3 Bedroom					

Maximum RENT by Area Median Income

	25%	30%	40%	60%	80%
1 Bedroom					
2 Bedroom					
3 Bedroom					

Application fee: \$75 per adult over the age of 18

Holding Deposit: \$150, may or may not be refundable*

Conditional Approval Additional Security Deposit is an additional amount equal to one month's rent

**Conditions may apply that would make deposit NOT refundable. An example would be cancelation of application by the applicant.*

Occupancy Standards:

One Bedroom Two (2) Member Household

Two Bedroom Four (4) Member Household

Three Bedroom Six (6) Member Household

Important things to remember:

1. All applicants 18 years of age or older will be required to go through the application process and sign the lease as a lease holding resident.
2. Credit reports will not be printed at any time, nor are we permitted to discuss the reporting with the applicant.
3. All applicants will be notified immediately upon approval or denial with written results generated from the screening program. In addition, this approval/denial will be noted on your application at this time.
4. Holding deposits are not refundable during the application process or once you have been notified that your application has been approved.
5. Once an application has been submitted, all information, including copies of any verifications of income, identifications, residential history become property of the community and will be retained in accordance with the law of the governing State.
6. It is required to leave your ID Copy (we will make the copy) in the leasing office when touring the community.

7. Your application is not considered “approved for occupancy” until all fees are paid, background check is approved, all income, asset and student information has been provided and your file have been cleared by CHAF’s Compliance Department.

I acknowledge the receipt of this Statement of Qualifications document:

Applicant Signature: _____

Print name: _____

Date: _____

Applicant Signature: _____

Print name: _____

Date: _____

Applicant Signature: _____

Print name: _____

Date: _____

Applicant Signature: _____

Print name: _____

Date: _____