

## Tenant Selection Policy

### **CRESCENT COURT**

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#### **AFFORDABLE PROGRAM SUMMARY**

Crescent Court offers 138 units of affordable housing with rent and income limits set by the Low-Income Housing Tax Credit (LIHTC) program and by the Portland Housing Bureau (PHB). Unit sizes include studio, one, two, and three bedroom units with maximum income and rents capped at 30% and 60% of median family income (MFI). Of the 138 units, 92 are restricted at 60% MFI, and 46 at 30% MFI. Seven of the 30% MFI units are reserved as Permanent Supportive Housing for applicants referred through the Coordinated Access Program.

#### **OCCUPANCY POLICY**

1. Occupancy is based on the number of bedrooms in an apartment (a bedroom is defined as a space within the premises that is used primarily for sleeping, with at least one window and a closet space for clothing).
2. At move in, minimum occupancy is one person per bedroom, maximum two people per bedroom plus one additional person per unit. After move in, if occupancy dips below the minimum, the household will have the option to remain in the unit or transfer to smaller bedroom size. If occupancy goes over maximum during residency, the household may be required to relocate to a unit of larger bedroom size.

#### **APPLICATION PROCESS**

1. A fully completed application and Background Screening is required for each applicant 18 years of age or older.
2. Applications are time/date stamped and processed in the order received, with preference given to applicants requiring the features of an ADA unit (when an ADA unit is available)
3. Each Adult Applicant must complete the rental application and pay the non-refundable screening fee of \$45.00, payable to REACS.
4. Photo identification is required for each applicant.
5. Households will have three business days from the date applications are received to provide all signatures and documentation required to determine eligibility for the affordable housing program(s) assigned to the unit.

#### **PROGRAM QUALIFICATION – VERIFICATION REQUIREMENTS**

1. Income must be verifiable per all program requirements to determine qualification. Applications for which the documentation provided is insufficient to determine income or other program qualification requirements will result in denial.
2. Monthly household income must equal at minimum the stated monthly rent plus the estimated Utility Allowance. Combined annual household income must not exceed the most restrictive income limit applicable to the programs assigned to the unit.
3. Households without verified income sufficient to cover rent and estimated utilities may qualify providing: 1) Verified assistance from agencies guaranteed to cover rent and utility costs for a minimum of six months following move in date and/or; 2) Assets accessible and verified sufficient to cover six months of monthly rent and utilities.
4. Proof of income, assets, and household composition must be provided by each applicant, and may include but not be limited to: verification sent to management directly from employers, banks, and child support enforcement agencies. (In some cases up to four most recent consecutive paystubs will be required for those employed.)

5. Current award letters from the VA, Social Security Administration, Employment Department, DHS, or other programs may also be required, as will verification of other types of assistance from persons, organizations, or social service agencies.
6. Self-employed applicants must provide proof of income with copies of the prior year filed tax returns. In limited cases and for new businesses that have not yet filed returns, alternate documentation in the form of verified pay history, business bank statements, and/or documentation provided by a Certified Public Accountant may be sufficient to meet program requirements. Self-disclosure of self-employed income is not sufficient to determine qualification.

### **BACKGROUND SCREENING**

1. Applicants will be given a copy of the background screening criteria to determine whether they choose to proceed with the application process. The screening is conducted by an independent screening company, and includes rental history, credit check, and criminal history.
2. The screening company will notify the applicant of approval or denial. Management reserves the right to override a determination by the independent screening company when issues that may threaten the health and safety of staff or other residents is known and verifiable.

### **RENTAL HISTORY CRITERIA**

Applicants will provide information necessary to verify current and previous housing or rental history. Court records will be checked consistent with state law. Current and previous landlords may be contacted.

1. Any record of an eviction judgment against the applicant within the last three years will result in a denial.
2. Any eviction (forcible entry/ unlawful detainer) case against the applicant that is pending at the time the application is submitted will result in denial.
3. Five or more late payments to your landlord in the last 12 months may result in a denial
4. Lack of rental history or unverifiable rental will not alone result in denial.

### **CREDIT CRITERIA**

1. Debt to former Landlords in excess of \$1000 will result in denial, where the debt is related to excess damages and/or lease violations that may reasonably be construed to present a health and/or safety risk to residents and/or staff at the property to which the applicant is applying.
2. Where debt to former landlords in excess of \$1000 is solely attributable to inability to pay, for reasons that have since been corrected through verifiable current income and/or rental assistance, the debt will not result in denial and/or the denial will be overturned.

### **CRIMINAL ACTIVITY CRITERIA**

**A search of the public records will be made to determine if the applicant or any proposed occupant has been convicted of, pled guilty or no contest to any crimes. A single conviction for any of the following, subject to the results of any review process, shall be grounds for denial:**

1. Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing/distribution of a controlled substance.
2. Felonies not listed above involving; drug-related crime; person crime; sex offense; crime involving financial fraud, including identity theft and forgery; or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 7 years.

3. Misdemeanors involving: drug-related crimes, person crimes, sex offenses, domestic violence, violation of a restraining order, stalking, weapons, criminal impersonation, possession of burglary tools, financial fraud crimes, where the date of disposition has occurred in the last 5 years.
4. Misdemeanors not listed above involving: theft, criminal trespass, criminal mischief, property crimes or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 3 years.
5. Conviction of any crime that requires lifetime registration as a sex offender, or for which applicant is currently registered as a sex offender, will result in denial.

### **REJECTION POLICY / Disputes and Appeals**

In the event of a denial, or other adverse action, applicants are entitled to a free copy of their Consumer Report and have the right to dispute the accuracy of any information provided to the owner/agent by contacting the Consumer Reporting Agency (CRA) listed below. Upon receipt of the corrected and satisfactory information, the CRA will reevaluate your application for the next available apartment.

**REACS 601A E 16th Street, Vancouver, WA 98663 1-877-531-5960**

If your application has been denied and you wish to appeal, you may provide the Property Manager with a written statement addressing the extenuating circumstances that triggered the denial, along with third party statements and/or documents in support of your appeal. The request will be reviewed by an appeals processor at Quantum Residential, Inc who was not party to the original denial. The appeals processor will review and respond to each appeal within five business days of receipt.

### **WAITING LIST POLICY – Non-PSH units**

When all units are occupied, households may complete a pre-application to be placed on a waiting list. Applications will be date/time stamped in the order received, and processed in chronological order with limited exceptions for ADA units. Applicants may be removed from the waiting list for the following reasons:

1. At the applicant's request.
2. After the second declination to apply when a unit comes available.
3. When applicant has accepted a unit of a different size within the complex.
4. Management may purge the waitlist via mail, every six months or annually. Applicants who do not respond to the mailing within 14 days acknowledging continued interest will be removed from the list.

### **IN-HOUSE TRANSFERS**

As units come available, existing households approved for a transfer will be selected over waiting list applicants. For transfer approval, the household must be in good standing, i.e., rent is current and has been paid before the 5<sup>th</sup> of the month for the last six months, no unresolved lease violations, household passes updated criminal screening, and qualifies per program requirements. After existing household transfers have been processed, the waitlist will be utilized to fill vacancies.

In-house transfer requests will be considered in circumstances involving:

1. Reasonable accommodations
2. Household composition has increased beyond the occupancy policy
3. Household requests smaller unit size
4. Studio to a one-bedroom
5. Extenuating circumstances including for health and safety concerns

## **REASONABLE ACCOMMODATION REQUESTS**

1. In certain circumstances Management will make reasonable adjustments to rules policies, practices, services, or physical structures in order to serve the needs of a person with a disability. To show that an accommodation is necessary, there must be a proven relationship between the requested accommodation and the person's disability.
2. A resident or applicant, or someone acting on behalf of the resident or applicant, may make a request for reasonable accommodation at any time. While it is preferable to submit the request in writing on the form available in the Property Manager's Office, the request may also be made verbally to any member of the Management staff.
3. Requests to reasonably accommodate persons with disabilities will be processed within five business days of receipt, and in accordance with Fair Housing regulations.

## **VAWA POLICY**

VAWA housing protections that were passed in 2005 help prevent discrimination against, and unjust evictions of, survivors of domestic violence in public and assisted housing. Incidents related to domestic violence may sometimes result in background screening denials. If an applicant believes this is the case, they may request an appeal to overturn the denial. To process the appeal management may require:

1. *Third party verification that the abuse occurred.* Such documentation may include but not be limited to: Court records (e.g. restraining orders or orders protecting from harassment or stalking), police reports, documentation signed by an employee, agent, or volunteer of a victim service provider, an attorney, or a medical professional from whom the victim has sought assistance in addressing the abuse or the effects of the abuse.
2. *Documentation linking the reason for the denial to the abuse.* This may include a written statement from the Applicant or from his or her advocate, explaining how the domestic violence contributed directly to the issues that triggered the screening denial, and showing that the timelines for both issues coincide.
3. If occurrence of domestic violence is confirmed and all reasons for the screening denial are shown to be a result of circumstances related to the abuse, the denial may be overturned.

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Quantum Residential complies with Federal Fair Housing Laws prohibiting discrimination based on race, color, religion, national origin, gender, familial status, marital status, source of income, sexual orientation including gender identity, victims of domestic violence, and disability in the admission or access to, or treatment or employment in, its housing programs and activities. Quantum Residential Inc is also Fair Housing compliant regarding State, County and City definitions of protected classes.



REV 03 03 2022