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Section 2. Qualifying to Rent or Purchase Community Housing

A. Basic Qualifications for the Rental or Purchase of Community Housing with an Income Category Deed Covenant

In order to qualify to rent or purchase an Income-Category Community Home, the Applicant/Applicant Household must meet the criteria stated in subparagraphs (a) through (e) below:

1. The Applicant and Co-Applicant must be legal residents of the United States or be in the process of applying for legal residency and,
2. At least one non-dependent member of the Applicant Household must meet one of the following criteria:
 - (a) Be a Full-Time Employee working in Blaine County; or
 - (b) Be a Retired Person who was a Full-Time Employee in Blaine County immediately prior to his/her retirement and who currently lives in Blaine County as his/her Primary Residence; or
 - (c) Be a Disabled Person residing in Blaine County who was a Full-Time Employee in Blaine County immediately prior to his/her disability and who currently lives in Blaine County as his/her Primary Residence, and
 - (d) The Applicant/Applicant Household states his/her intent to occupy the Community Home as his/her Primary Residence; and
 - (e) No member of the Household may own developed residential real estate or a mobile home within Blaine County. (Exception: A Community Home Owner pursuant to Guidelines Section 2.5.)

3. If the Applicant owns vacant (undeveloped) land in Blaine County while renting or owning a Community Home and the undeveloped land is later improved with a residence, the Applicant must relinquish the Community Home or sell the ownership interest in the later-developed residence; and
4. The total Gross Income of all members of the Household shall not exceed the maximum Household Income specified in the current Income Limits published by BCHA on its website for the particular Income Category and Household Size; and
5. The Household Net Worth (the total net worth of all members of the Household) shall not exceed the Allowable Net Worth specified for the particular Income Category.

Table §2(A). Household Income Categories by Area Median Income (AMI).

Income Category	Percentage of Area Median Income
1	Less than 50%
2	50% to 60%
3	60% to 80%
4	80% to 100%
5	100% to 120%
6	120% to 140%
7*	140% to 160%
8*	160% to 180%
9*	180% to 200%
L	No Income Limit but must be a full-time resident of Blaine County

*For Income Categories greater than 6, BCHA will recommend that proposed housing be classified as “Category L” which is housing that will be offered to the full-time residents and employees of Blaine County. Category L housing should be offered in tandem with housing Categorized at Income Category 5 or below.

B. Applying for Rental or Purchase of a Community Home

1. General Application

- (a) All persons wishing to rent or purchase a Community Home shall submit a General Application for Community Housing to BCHA (the current application can be found on BCHA's website). The application to rent is a single step process (General Application form only); the application to purchase is a two-step process (General Application and Purchase Requirements). A General Application will be certified by BCHA as complete only when the necessary steps have been completed.
- (b) All Applicants (whether for purchase or rental of a Community Home) shall complete the General Application form provided by BCHA.
- (c) Upon receipt of the completed General Application, BCHA will provide the Applicant with a Letter of Eligibility specifying the Income Category. The Letter of Eligibility is based only on information supplied by the Applicant and, as such, is unverified; verification is explained further in Section 2.3 below.
- (d) If an Applicant desires to be in the Applicant Database to purchase a Community Home, he/she shall provide the additional following information to BCHA in order to be qualified for purchases:
 - i. Evidence of completion of the Homebuyer Education Course approved by BCHA; and
 - ii. The funds required for the down payment are available to complete the purchase.
- (e) At the time a Community Home is offered to an Applicant, the Applicant shall within five (5) business days provide a pre-certification letter from a recognized mortgage lender, evidencing that Applicant will qualify for a loan for the purchase price of Community Housing in the Income Category for which the Applicant is qualified and deemed eligible. The lender must certify in the pre-certification letter that a credit report has been obtained and the standard federal residential loan application has been completed and reviewed by the lender; and the Applicant is qualified to obtain a standard "principal and interest 30-year fixed rate loan" for a home in the price range for which the Applicant is eligible.

C. Verifying Application Information

1. BCHA may request additional documentation such as proof of residency, income, assets, and employment. All information and documentation submitted shall be held as confidential by BCHA and shall not be subject to Open Records Requests by the general public. Such documentation is used to determine that an Applicant meets the criteria set forth in §2(A)(2) and/or to verify the information provided in the application under §2.2. All or some of the following may be requested:
 - (a) Federal income tax returns for the last three (3) years;
 - (b) A current income statement and a current financial statement, in a form acceptable to BCHA, verified by Applicant to be true and correct; or other financial documentation acceptable to BCHA. When current income is twenty percent (20%) more or less than income reported on tax returns, the Applicant's income will be averaged based upon current income and the previous year's tax returns to establish an Income Category for the purpose of purchasing a Community Home;
 - (c) Verification of employment in Blaine County;
 - (d) Copy of valid Driver's License or State Identification Card;
 - (e) Vehicle registration, if owned;
 - (f) If the Applicant receives court-ordered alimony, spousal support, and/or child support, a certified copy of the court order must be provided, including all exhibits, supplements and modifications to the decree;
 - (g) Any other documentation that BCHA deems necessary to determine eligibility.
2. Upon receipt of the completed General Application and requested verification forms, the Applicant's name and all information for individuals, Households, and/or Local Employers will be retained in the Applicant Database. On an annual basis, the Applicant must confirm or update the information in order to remain in the Applicant Database. All information will be re-verified at the time an Applicant is selected to rent or purchase a Community Home.
3. The Applicant is responsible to ensure that information provided to BCHA remains current. Additionally, BCHA will, from time to time, contact Applicants to request updated information and to determine whether they wish to remain in the Applicant Database. Income, employer, and household size changes can dramatically affect an Applicant's status. If

any information is deemed to be inaccurate, and the Applicant is unable or unwilling to provide corrected information or documents, the Applicant may be removed from the Applicant Database at the sole discretion of BCHA.

D. Process for Matching Applicants to Available Community Housing

1. In general, the matching process occurs as follows: When a Community Home becomes available, the Home size, type, Income Category, and location of that Home are checked against the Applicant Database. All Applicants matching the qualifications for a given Community Home are then grouped into the "Applicant Pool" for that Home.
2. Households are prioritized by length of time within the database, length of residency within Blaine County, and length of continuous employment within Blaine County, in addition to Income Category considerations.
3. While household size will not be a determining factor in prioritization for ownership or rental of housing, it should be noted that the purchase price or rental amount will be determined on basis of an assumed household size in accordance with the Area Median Income (AMI).
4. If an Applicant has previously qualified and the Applicant's Household composition subsequently changes (due to marriage, divorce, separation, an increase or reduction in the number of dependents, etc.), the Applicant may still be eligible for purchase or rental of Community Housing, provided that the Household continues to qualify under the Income Category and other considerations. In any event, it is the Applicant's responsibility to continuously update Household information with BCHA prior to being placed into an Applicant Pool.
5. When an Applicant purchases a Community Home, the Applicant's application is extinguished and may not be used to qualify for another Community Home. If an owner of a Community Home wishes to purchase another Community Home, he or she must file a new application and begin the process again.

When an Applicant rents a Community Home, the Applicant's application is retained and is used as a basis for subsequent recertification and may be used to qualify for future purchase of a Community Home.