Section 2. Qualifying to Rent or Purchase Community Housing

A. Basic Qualifications and Prioritization for the Rental or Purchase of Community Housing

1. To qualify to rent or purchase a Community Home, the Applicant/Applicant Household must meet the following criteria:
   (a) At least one (1) adult is either an Employee, a Senior, or Person with a Disability.
   (b) The Applicant/Applicant Household must confirm that they will occupy the Community Home as their Primary Residence and will physically reside in the unit at least nine (9) out of any consecutive twelve (12) month period.
   (c) No member of the Household may own developed residential real estate or a mobile home, in or outside the United States (including shared inheritance of more than 50% ownership). If Applicant currently owns a home but plans to sell, Applicant must provide adequate proof of marketing and a listing agreement with an agent. BCHA may require additional documentation.

2. Applicant/Applicant Household will be prioritized if at least one (1) adult meets the following criteria:
   (a) Local Employee.
   (b) Local Senior.
   (c) Local Person with a Disability.

3. For Transitional Housing, prioritization will also be determined by the following criteria, in order of priority. If an Applicant meets more than one criterion, their highest priority criteria will determine their location on the Waitlist.
   (a) Applicants with children and pregnant women who have been residing in a place that is uninhabitable, not meant for human habitation or in an emergency shelter.
   (b) Applicants who have been residing in a place that is uninhabitable, not meant for human habitation or in an emergency shelter when a member of the Applicant household has a disability, enhanced service need or has experienced multiple periods of homelessness over the last 3 years.
   (c) Domestic violence survivors: Applicants with at least one person who identifies domestic violence experience as the primary reason causing their housing crisis.
   (d) Applicants in the early stages of alcohol and other drug addiction recovery-individuals and families with at least one person who recently began receiving services to assist in their recovery from alcohol or other drug addiction.
   (e) Other Applicants residing in a place that is uninhabitable, not meant for human habitation or in an emergency shelter.
   (f) Other Applicants with children, based on date entered the Applicant Database.

(g) Other Applicants, based on date entered the Applicant Database.

4. For Bluebird Village, prioritization criteria are set by Ketchum City Council and Idaho Housing and Finance Association and is available on BCHA's website. Additional qualification requirements apply.

B. Applying to Rent or Purchase of a Community Home

1. Common Intake Form
   (a) Anyone wishing to rent or purchase a Community Home in BCHA's portfolio or to be referred to other Community Homes managed by other housing providers must submit a completed Common Intake Form to BCHA. Next steps are outlined in B.2. and B.3..
   (b) BCHA's Application system will automatically notify the applicant if they are eligible for BCHA's Community Housing, if they will be prioritized, and what other non-BCHA housing they might be eligible for.
   (c) For referrals to Bluebird Village, BCHA will also require verification of local employment or local status. If referred, Applicants must work directly with Syringa Property Management to be considered for their properties, including but not limited to filling out their application.
   (d) For BCHA-administered Employer Housing, see Section 2.G. for addition.
   (e) For other housing not in BCHA's portfolio, Applicants must work directly with the property managers to be considered for their properties, including but not limited to filling out their application.

2. Emergency placement for transitional housing: Applicants who have become unhoused because of a traumatic and sudden, extreme event – such as a residential fire, physical violence, or sudden health crisis – may be temporarily placed in transitional housing after submitting a Common Intake Form. Determination of eligibility for emergency placement is at the discretion of BCHA staff. Eviction does not qualify applicants for this alternative process. For these scenarios, the following process will be followed:
   (a) Households in an emergency housing situation submit BCHA's common intake form and is either referred to BCHA or contacts BCHA directly explaining their situation.
   (b) BCHA determines whether the event is traumatic or extreme and determines initial eligibility.
   (c) BCHA and Applicant work to complete and review a Full Application within the ten (10) business days. This will be used to determine long-term rent and confirm eligibility.
   (d) Household provides security deposit and pro-rated rent to date.
   (e) If there are any fixable (curable) criteria that makes the Applicant ineligible, Applicant will sign an agreement outlining the steps needed to become eligible along-side the

month-to-month lease. If the Applicant does not sign the agreement or they cannot cure the ineligibility, then they will be asked to leave at the end of the weeklong period.

(f) If Applicant has not become eligible within thirty (30) days, BCHA will provide a thirty (30) day notice to move.

3. Full Application and Applicant Selection Process

(a) BCHA will contact Applicants from the Applicant Database when an opportunity arises that meets the following:

I. The Applicant's Income Category. Maximum Housing Costs for rentals are based on the unit's Income Category and are available on BCHA's website. Maximum sale prices are dependent on the appreciation equation and designated Income Category in the unit's Deed Covenant.

II. The Applicant's household size for units designated Categories 1 through 6. These units must be filled by Applicants that meet the following Occupancy Standards (except Category Local and owner-occupied roommate arrangements that meet the criteria in Section 4.J.). Per fire code, the maximum occupancy is the lesser of the maximum listed below and 125 square feet per person. HOA regulations may establish more restrictive maximum occupancy limits.

# of bedrooms	**# of people in the Applicant household**
studio	1 to 2 person
1 bedroom	1 to 3 people
2 bedroom	2 to 5 people
3 bedroom	3 to 7 people
4 bedroom	4 to 9 people

III. The Applicant's stated interest in renting and/or owning and whether the Applicant has pets.

(b) Once an Applicant is contacted by BCHA about a specific opportunity and confirms their interest, they will be asked to complete the Full Application.

I. BCHA, the landlord, or seller are not obligated to delay the lease-up or sale of a Community Home for more than ten (10) business days to allow an Applicant to complete or update their Full Application.

II. Applicants will then be placed on a Waitlist if the following conditions are met:

1. The Applicant has completed their Full Application, and
2. The Applicant is qualified by BCHA for the property based on the criteria listed in 2.A. Please see Section 2.C. Verifying General Application Information for more details.

III. Prioritization of Applicants on the Waitlist will be ordered using the following

parameters:

1. By Applicants that meet the local priority in Section 2.A., followed by those that do not.
2. Within those two local and non-local groups, by date of Common Intake Form (or initial Application submission prior to 2023).

(c) For Rentals: The property manager will be provided contact information for the top three Applicants. The property manager is the primary contact for property showings and for the remainder of the rental process. They may conduct their own screening and may require additional documentation, including social security numbers or ITINs, credit checks and background checks. Applicants who are not selected will maintain their position within the Applicant Database.

(d) For Sales: Applicant will be invited to submit an offer based on their order on the Waitlist. If no offer is submitted or the offer is rejected, the next Applicant on the Waitlist will be invited to submit an offer. Policies related to purchasing a Community Home are in Section 4.

I. In the event the Waitlist of the Community Home's income designation is exhausted, a new Waitlist will be generated to include the Income Categories below the Community Home's designation, and ordered using the following parameters:

1. By Applicants that meet the local priority in Section 2.A. of the Community Home's designated Income Category, followed by those locals of lower Income Categories (ordered by high to low Income Categories).
2. Within each Income Categories, by date of Common Intake Form (or initial Application submission prior to 2023).

II. In the event this second Waitlist is exhausted, a new Waitlist will be generated that still prioritizes based on I.1. and I.2 but adds Applicants that do not meet the local priority in Section 2.A.. This will also be ordered by high to low Income Categories – with the Community Home's Income Category as the maximum. Within each Income Category, the Waitlist will be ordered by the date of Common Intake Form (or initial Application submission prior to 2023).

C. Verifying Full Application Information for Permanent Community Housing

BCHA requires additional documentation for BCHA's qualification, such as proof of Blaine County residency, income, assets, and employment. BCHA will require updated documentation if previously submitted documents are 3 months old or more. All information and documentation submitted must be held confidential to the extent allowed by law. Such documentation is used to determine that an Applicant meets the criteria set forth in Sections 2.A and 2.B, Information that will be requested may include but is not limited to the following:

1. Current income verification
   (a) Four most recent paystubs to verify employment and hours in Blaine County; or
   (b) If self-employed, Schedule C for gross business revenue (less approved expenses), a financial statement of the business, a notarized statement by the business owner, or other financial documentation acceptable to BCHA.

2. Historic income verification:
   (a) Federal income tax returns for the two most recent years.
   (b) W-2s or 1099s.

   Note that when the current income is twenty percent (20%) more or less than reported income on tax returns, BCHA will request an explanation. BCHA will use the explanation to more accurately project anticipated income over the next twelve (12) months.

3. If the Applicant is recently divorced, receives court-ordered alimony, spousal support, or child support, a certified copy of the court order must be provided and relevant executed agreements, including all exhibits, supplements, and modifications to the decree.

4. Verification of Net Worth and Mortgages: Documentation of assets and debts, including a soft pull credit report.

5. Verification of Local preference: Affidavit of Local Employment, Local Senior or Local Disability

6. If purchasing, this additional documentation is also required:
   (a) A pre-qualification letter from the Applicant's lender.
   (b) An email or letter from the Applicant's lender stating the Applicant's annual income and net worth.
   (c) If a first-time home buyer, evidence of completion of a first-time home buyer's course.

7. Any other documentation that BCHA deems necessary to determine eligibility.

D. Verifying Full Application Information for Transitional Housing

BCHA requires additional documentation for BCHA's qualification for transitional housing, such as proof of Blaine County residency, income, assets, and employment. All information and documentation submitted must be held confidential to the extent allowed by law.

1. Current income verification

(a) Minimum of two, preferably four most recent paystubs to verify employment and hours in Blaine County; or
(b) If self-employed, Schedule C for gross business revenue (less approved expenses), a financial statement of the business, a notarized statement by the business owner, or other financial documentation acceptable to BCHA.

2. Preferred, but not required documentation
   (a) Federal income tax returns for the two most recent years; or
   (b) If independent contractors, W-2s or 1099

   When the current income is twenty percent (20%) more or less than reported income on tax returns, BCHA will request an explanation. BCHA will use the explanation to more accurately project anticipated income over the next twelve (12) months.

3. If the Applicant is recently divorced, receives court-ordered alimony, spousal support, or child support, a certified copy of the court order must be provided and relevant executed agreements, including all exhibits, supplements, and modifications to the decree.

4. Verification of Net Worth: Documentation of assets and debts.

5. Verification of Local preference: Affidavit of Local Employment, Local Senior or Local Disability

6. Any other documentation that BCHA deems necessary to determine eligibility.

E. Staying in BCHA's Applicant Database

1. If Common Intake Form is incomplete, Applicant will not enter BCHA's Applicant Database.

2. If any information is deemed, in the sole opinion of BCHA, to be inaccurate and the Applicant is unable or unwilling to provide corrected information or documents, the Applicant will be removed from the Applicant Database. If any information is deemed to be falsified, the Applicant will also be Terminated from BCHA's Housing Programs.

3. On an annual basis, as part of the cull process to clear out uninterested Applicants and outdated information, BCHA will email a request to update the Common Intake Form. If information is not updated by the deadline provided in BCHA's email, the applicant will be removed from the Applicant Database.

4. When an Applicant rents a Community Home, the Applicant will remain in the Applicant Database.

5. When an Applicant purchases a Community Home, their Common Intake Form is removed from the Applicant Database. If an owner of a Community Home is experiencing an extreme hardship and to purchase or rent another Community Home, they must complete a new Common Intake Form, and their initial application date will be honored. Eligibility determined by BCHA Staff. BCHA will work with the Applicant to ensure that their current Community Home is sold as they transition to their new home.

6. Applicants will also be removed from the Applicant Database if the following occurs:
   (a) Applicant does not respond to BCHA's request for additional information within the deadline designated in the request.
   (b) Applicant failed to do either of the following:
      i. Respond to two requests for information, or to provide, within the necessary time limits, the required verification to determine eligibility/ continued eligibility.
      ii. Failed to appear at two appointments.
   (c) For BCHA's Transitional Housing occupants: If an Applicant declines or fails to respond to three (3) opportunities that align with their income category, household size, location, and interest in renting or ownership, the Applicant will be automatically removed from BCHA's waitlist. Applicants that are interested in both renting and ownership will be offered three opportunities in total.

F. Termination Policy for Housing Programs

In addition to the eligibility criteria, BCHA is not required or obligated to serve Applicants or program participants who:

1. Have engaged in abusive, violent or threatening behavior directed toward BCHA staff or neighbors. Applicants who have a history of such behavior may be denied participation in BCHA's programs for a minimum period of ten (10) years.

2. Have, within the prior ten (10) years, been in violation of BCHA's Community Housing Policies, a BCHA Lease, Lease Addendum or Deed Covenant.

3. Currently owe rent or other money to BCHA or to another affordable housing program.

4. Have failed to respond to two written requests for information, two requests to declare continued interest in the program, or failed to show to two appointments. Have failed to provide, within the necessary time limits, the required verification to determine eligibility/ continued eligibility. Such requests include, but are not limited to, required documentation for application review, the annual homeowner questionnaire and rental recertification paperwork.

5. Have misrepresented any material fact to BCHA at any point, including during the BCHA Application or compliance review process.

6. Have committed fraud or bribery in connection with any federal housing assistance program, including the intentional misrepresentation of information relating to their housing benefits.

7. Lack the ability to maintain their housing in a decent and safe condition where such habits could adversely affect the health, safety, or welfare of other residents.

8. Whose conduct in present or prior housing has been such that admission to the program would adversely affect the health, safety, or welfare of other residents, or the physical environment, or the financial stability of the project. A record of any of the following may be sufficient cause for BCHA to deny eligibility:

   (a) A record of non-payment of rightful obligations, including rent and utilities.
   (b) A record of disturbance of neighbors or destroying property.
   (c) A record of poor living or housekeeping habits which could adversely affect the health, safety or welfare of other tenants.
   (d) A determination by BCHA that the use of alcohol or drugs by an applicant would likely result in conduct that would adversely affect the project environment.

Any Applicant or program participant who is denied will be notified by BCHA. An Applicant may request a review of any such denial pursuant to the steps set forth in Section 6. “Procedures for Exceptions and Grievances.”

G. Special Waitlist for Employer Housing

1. Some housing units are constructed by or made available by a government agency or by a private developer for a particular group of employees (e.g. Blaine County School District). In those instances, a Special Waitlist may be established for that development. When an Employer Housing Unit in such a development becomes available for sale or rent, BCHA will first use the Special Waitlist for that development to find Applicants.

2. BCHA may employ the system creating a Waitlist in accordance with the steps outlined in Section 2.B. of these Policies with special prioritization as required by the Deed Covenant and approved by BCHA. Prioritization may include the current employees of an employer.

3. Prioritization must not be given based on race, color, religion, sex, gender, sexual orientation, familial status, national origin, disability, sexual orientation, gender identity, veteran status, or geographic boundary smaller than Blaine County, except as allowed when participating in a federal program that prioritizes senior citizens, Persons with a

Disability, or Veterans in its housing programs.

4. The procedure for qualifying an Applicant from a Special Waitlist must follow the same procedures as outlined in this section, with the additional first-tier prioritizations.

5. Should the Special Waitlist be exhausted, without an Employer Housing unit being sold or rented, BCHA will create a second tier of Applicants on the Waitlist for the specific unit.