



TENANT SELECTION CRITERIA

This tenant selection criteria shall be used for Kama'aina Hale Apartments (KHA). Kama'aina Hale is an affordable housing complex abiding by affordability requirements as set forth by the Hawaii Housing and Finance Development Corporation (HHFDC).

Kama'aina Hale Apartments as the landlord operates in accordance with the Federal Fair Housing Act, as well as all state and local fair housing and civil rights laws. KHA will never discriminate or arbitrarily reject an application on the basis of race, sex, including gender identity or expression, sexual orientation, color, religion, marital status, familial status, ancestry, disability, age, and/or human immunodeficiency virus infection, or any other basis protected by applicable state or local laws. Applicants must meet all affordability requirements as set forth by HUD, and Kama'aina Hale Apartments, and must agree to the standards that may be required by each applicant to be approved for residency.

APPLICATION CRITERIA AND PROCEDURES:

- A. Applicants will be required to fill out and submit a Waitlist Application. The Waitlist Application is NOT a Rental Application, rather it is an application to obtain a position on our waitlist. Waitlist applications are on a first come first serve basis and are date/time stamped in the order they are received. Management will contact the applicant when it is their turn to fill out a Rental Application. The Waitlist Application must be completed in full for the applicant to be added to the waitlist.
- B. All applicants (adults and children) must provide positive identification. All applicants 18 years of age or older will be required to complete portions of the application, and submit all requested documentation.
- C. Each applicant must complete portions of the Rental Application and every adult must be willing to submit to credit history, rental history, criminal background, federal and state sex offender registry inquiry, as well as income and asset verification procedures required by HUD.
- D. An application must be completed in full to start processing. Interviews will be held to obtain signed verification forms for all asset/income information prior to any offer of a unit.
- E. Each applicant will be subject to the selection criteria listed below:
 1. Applicants' household income must not exceed current year's maximum income limits as determined by HUD.
 2. Signed agreement of a release form which authorizes management to verify all items inclusive of credit history, criminal background, landlord references, verification of employment, etc.

3. Two (2) - Five (5) years of satisfactory and verifiable rental history from current and previous landlord(s). If prior rental history is unavailable, applicants may need to provide character references from employers, supervisors, family members, former coaches etc.
4. Agreement that unit will be a primary place of residence.
5. Applicants must demonstrate a reasonable ability to sustain tenancy at the proposed rent level. In addition to verifying income eligibility under HUD limits, management will assess whether the household's financial resources are sufficient to support ongoing rent and basic living expenses.

In evaluating financial sustainability, management may consider:

- Gross and net household income
- Stability and predictability of income sources
- Housing subsidies or vouchers
- History of timely rental payments
- Current recurring financial obligations
- Availability of financial reserves
- The percentage of household income required for rent

Kama'aina Hale Apartments does not apply a single fixed income-to-rent ratio as an automatic qualifying standard. However, where rent would consume a substantial portion of household income such that the applicant cannot reasonably demonstrate the ability to meet rent and essential living expenses, the application may be denied based on inability to sustain tenancy.

All determinations will be made based on the totality of circumstances and documented in the applicant file.

- F. All applicants must comply with a third party certification of income/assets. All tenants must comply with HUD annual recertification procedures in a timely fashion.

HOW TO APPLY:

- A. All persons interested in renting a unit at Kama'aina Hale may submit a waitlist application when the waitlist is open. Applications can be found on our website www.kamaainahale.net or requested from our office. The waitlist will be open and closed at the discretion of the management. Only one waitlist application per household will be accepted at a time. Persons from the same household may not submit multiple waitlist applications.
- B. Waitlist applications are processed on a first come, first serve basis. When the waitlist application has been pulled, management will contact potential applicant(s) and may be asked to complete a rental application. Rental applications will only qualify for processing if all required paperwork and supportive documentation is completed for all prospective tenants. If incomplete applications are submitted, or applicants are not obtaining requested documentation, management may choose to reject that application after a period of 30 days from date of contact for processing, and the applicant will be invited to reapply at a later date.

GROUND FOR REJECTION: Applicants may be denied for any of the following reasons. This list may not be all inclusive.

- A. All household members who would reside in the unit must be disclosed on application documents. Failure to disclose members of the household will result in a rejection of the application or subsequent termination of the lease.
- B. Any application found to be untrue, purposely incorrect, or found to contain misleading information will be rejected.
- C. Applicants who fail to demonstrate the ability to meet ongoing rent obligations.
- D. Applicants whose total gross income exceeds the maximum income levels set by HUD for the available unit.
- E. Applicants who exceed the maximum allowable occupancy standards of six (6) persons total in a unit upon move in.
- F. Applicants who refuse to sign releases to allow management to verify eligibility, pull credit history, run criminal background checks, seek landlord or other references, etc. will be rejected.
- G. Negative landlord, or other references, which may include: failure to comply with the lease, poor payment history, poor housekeeping habits which are unsanitary or hazardous, creating a nuisance to neighbors and or management, or past eviction. Persons who, based upon past performance or history, represent a threat to the safety or quiet enjoyment of the premises to other residents.
- H. Subject of a summary possession (eviction) judgment.
- I. Unsatisfactory credit history, which may include history of chronic late payments, judgments, bad debt write-off, unpaid liens and/or government liens. Extraordinary medical debt may be exempted.
- J. All applicants are subject to criminal background screening in accordance with applicable federal, state, and local laws. Any household that includes a member subject to a lifetime registration requirement under a state sex offender registration program will be denied admission, as required by federal law. All other criminal convictions, including misdemeanors and felonies, will be reviewed on an individualized basis to determine whether the applicant poses a current and demonstrable threat to the health, safety, or peaceful enjoyment of the premises by residents, staff, contractors, or agents of the property.
- K. In evaluating criminal history, management will consider factors including but not limited to:
 - The nature and severity of the offense
 - The time elapsed since the conviction
 - Evidence of rehabilitation
 - The age of the individual at the time of the offense
 - Whether the conduct indicates a current risk to persons or property

Criminal conduct that may be considered in determining potential risk includes, but is not limited to:

- Violent criminal activity
- Drug-related criminal activity, including prior eviction for drug-related criminal activity
- Ongoing or recent illegal drug use that may interfere with the health, safety, or peaceful enjoyment of the premises
- Sex-related offenses not subject to a lifetime registration requirement

A prior conviction alone does not automatically result in denial, except where mandated by law. Each applicant will be provided written notice of denial and the reason(s) for such determination.

- L. After receiving a notice of unit availability and selection from the waitlist, applicants have seven (7) calendar days to respond to management regarding the available apartment. If an applicant declines an available apartment when notified in writing, and no longer wishes to remain on the waitlist his/her name will be removed from the waiting list.
- M. Failure to respond to any periodic purge letter or written offer of interest for a unit within 14 days will result in the applicant's name being removed from the waiting list. If the applicant wants to be reconsidered, they must reapply at a date when the waiting list is open.
- N. If an applicant is denied, management will notify the applicant in writing indicating the reason.

VERIFICATION PROCESS:

- A. All applicants must comply with the initial third party certification of their income/assets.
- B. All applicants must provide the MOST CURRENT COPIES of the following documents. We will not be able to complete your application unless all applicable documents are provided to us. These are EXAMPLES of documents that MAY be requested for income/asset verification:
 - TAX RETURN (most recent filed)
 - SOCIAL SECURITY (current year) and/or SSI letter (letter must show a date within the last 90 days) from the Social Security Administration. If you do not have it, you will need to request an updated letter. Call 1-800-772-1213 or log onto <http://www.socialsecurity.gov/onlineservices>
 - SAVINGS account statement (most current) for EACH savings account
 - CHECKING account statements for six (6) consecutive months (most current) for EACH checking account
 - CERTIFICATE OF DEPOSIT (CD) for each account.
 - PENSION payment stub
 - SIX (6) PAY STUBS (most current) if you are currently employed.
 - SECTION 8 PAPERWORK
 - WORKERS COMP grant letter or copy of payment
 - Public assistance (WELFARE) letter
 - STOCKS/BONDS certificates
 - ANNUITY pay stub (most current)
 - DIVORCE DECREE
 - REAL PROPERTY TAX assessment notice (current)
 - MORTGAGE statement (current)
 - PROPERTY DEED or Assignment of Lease

WAITING LIST:

- A. All fully completed Waitlist Applications are listed and prioritized on the waitlist by date and time received.
- B. Waitlist Applications are received in office by management Monday-Friday 9:00am - 3:00pm except for most state and federal holidays as the office will be closed. It is preferred by management that the waitlist application be emailed.
- C. The waiting list contains data inclusive of date and time, name, mailing address, email and phone, number of applicants, types of income and monthly amounts, basic eligibility, signature of prospective applicant.
- D. Any prospective applicant may request information on current status by writing, emailing or calling the management office.
- E. While on the waitlist, it is the responsibility of the prospective applicant to notify management of any changes to contact information such as: change of mailing address, phone number or email address. Failure to do so, and if any mail is returned, will result in the applicant being removed from the waiting list. It will then be necessary for the applicant to reapply at a later date later when the waiting list is open.

SELECTION:

- A. Prospective applicants on the waitlist will be selected chronologically.
- B. Kama'aina Hale maintains a single chronological waiting list based on date and time received. Applicants are categorized by applicable AMI designation for unit eligibility. If the maximum number of units designated at 50% AMI are occupied, otherwise eligible 50% AMI applicants will retain their original chronological position on the waiting list and will be offered a 50% AMI unit when one becomes available. Management maintains internal tracking procedures to ensure compliance with AMI designation limits and chronological selection requirements.
- C. Any applicant who requests modification or accommodations to non-adapted units will have consideration on those requests when selected.
- D. All applicants are required to have a personal interview. After the interview, and processing of: Rental Application, HUD compliance paperwork, gathering income/asset supportive documentation for management, allowing management screening for criminal/credit and landlord background checks, an eligible applicant will receive a notice of application approval. Applicants who wish to be a tenant or co-tenant must possess the legal capacity to sign all documents, (unless an accommodation determination for the handicapped to allow guardian signature if otherwise eligible is made), and would have to agree to complete the annual tenant certification process, enter into an initial one-year rental agreement, pay a security deposit equal to one months rent and participate in a unit inspection prior to physical occupancy of the unit.
- E. When an approved applicant declines the offer of a unit because of personal circumstances, they may choose to remain in their position on the waiting list. If the applicant declines to accept a second time when a subsequent unit becomes available the applicant will be removed from the waiting list, and invited to reapply at a later date.

- F. The security deposit equals one month of tenant rent. Applicants must pay a full security deposit no later than at lease signing.

PET POLICY:

- A. Kama'aina Hale Apartments has a strict no pet policy
- B. Applicants with service, or emotional support animals are required to submit a reasonable accommodation request and provide reliable documentation, when permitted by law, establishing the need for the animal as a disability-related accommodation. Management will review all requests in accordance with applicable federal, state, and local fair housing laws. No pet fees, pet rent, or pet deposits will be charged for approved service or assistance animals. Requests will be evaluated on an individualized basis.
- C. If an applicant should require an assistive living animal after application approval and during occupancy, the same procedures stated above will be required.

SMOKING:

- A. Smoking of any kind is prohibited on property except for the designated smoking area located near the entrance of the property. If the applicant will not agree to the no smoking policy, the applicant will be denied, and the application will not be processed and moved to the waitlist.