



Tenant Selection Plan

June 2008

General Information

The Gladys and Henry Crown Center for Senior Living is a not for profit agency providing housing to low-income senior adults. The Tallin Building, 8350 Delcrest Dr., has 126 apartments and offers Market Rate and Section 8 rental options. The Weinberg Building, 8348 Delcrest Dr., has 118 apartments, offering the Section 8 rental option.

Residency is open to all qualified eligible persons in accordance with the Fair Housing Act, Title VI of the Civil Rights Act of 1964 and Section 504 of the Rehabilitation Act of 1973.

Both building projects will make “reasonable accommodations” to individuals whose disabilities so require in accordance with HUD regulations and management policies.

A person, in order to be a tenant in The Crown Center for Senior Living, must be capable of fulfilling the lease requirements. This means that the applicant must be able to meet all of his/her personal needs and be able to fulfill the lease obligations with or without assistance. Neither building provides, nor has the authority to provide, any care or supervision services, do not accept or retain tenants who demonstrate any level of need for care and supervision services that cannot be provided by the tenant or aides supervised by the tenant, and do not promise to make available in the future any assistance with personal activities of daily living.

The local HUD Income Limits apply to these two properties and applicants must meet specific income restrictions to be eligible for housing. Crown Center requires that all applicants for tenancy meet the requirements of the Department of Housing and Urban Development for Senior Housing as defined:

Head of Household or spouse is 62 years of age or older.

Income Limits for the Metropolitan Statistical area are utilized in determining eligibility:

	Effective 2/28/08:	Based on median family income	
			\$63,900
1 Person low income	\$36,900	1 Person-very low income	\$23,050
2 Persons-low income	\$42,200	2 Persons-very low income	\$26,350
		1 Person extremely low income	\$13,850
		2 Person extremely low income	\$15,850

Temporary Addendum to Crown Center for Senior Living Tenant Selection Plan

As of June 2008 the Crown Center Tallin Building was granted approval for a waiver by the U.S. Department of Housing and Urban Development to allow ten of the market rate units to be rented to individuals with incomes over the area median income limits as set by HUD.

As of October 2005, the Crown Center Board of Directors adopted the following policies to administer the waivers:

1. Applicants may have incomes not to exceed up to one and a half to twice the usual allowable income limit for market rate units, as annually set by HUD.
2. Applicants who are within the HUD income guidelines, will have priority over eligible applicants who are over income limits, unless the over income application has already begun to be processed by the leasing agent.
3. Over income applicants, as with all applicants, must meet all of the selection criteria outlined in this document.

General occupancy guidelines allow for one or two persons to occupy a unit, including live-in attendants, if applicable.

Both building projects have permanently suspended Federal Preferences, in accordance with HUD directives.

Application Process

All interested parties who qualify under the program guidelines must complete and sign an application for housing. Applications are available in the management office, or will be mailed to those requesting an application form via telephone. An application is also available at www.crowncenterstl.org. It may be completed, printed, and mailed or brought to the management office at 8350 Delcrest Drive, St. Louis, MO 63124. It must contain an original applicant signature, therefore is not acceptable by fax or e-mail. Once an application is received, it will be marked with the date and time received. If there are no available units at the time of receipt of application, the applicant will be placed on the waiting list in the order received.

It is the applicant's responsibility to report in writing any changes to the information contained in the application, to the Crown Center, in a timely fashion.

All persons/families interested in applying for housing at Crown Center for Senior Living must comply with the following requirements to be considered for housing. In order to select responsible tenants, Crown Center requires that the following criteria be met. These criteria are not all-inclusive and may be changed at the discretion of the owner, if not in conflict with HUD regulations.

1. Demonstrated successful history of making timely rental/mortgage payments.
2. Proof of age eligibility requirements.
3. Demonstrated ability and willingness to meet all requirements of the lease.
4. Satisfactory comments from present and former landlords, within a five-year time period.
5. There may be no past history of nonpayment of rent or non-compliance with lease terms and conditions. Tenancy will be declined if there have been past evictions or eviction proceedings.
6. Satisfactory applicant screening and criminal background checks.
7. Satisfactory home visit.
8. Proof is required to determine whether an applicant is qualified for a mobility-impaired unit.
9. Applicants will be rejected if they are currently illegally using a controlled substance or have been convicted for illegal manufacture or use of a controlled substance.
10. Proof of citizenship or immigration status for all household members.
11. Proof of Social Security number.

Screening consists of the following:

1. Determination of preliminary program eligibility
2. Interview
3. Financial, credit, criminal, immigration, landlord history, and all other pertinent information is verified by third party
4. Home visit is conducted (within St. Louis metropolitan area)
5. Final determination based on complete submission of all verification, satisfactorily meeting all elements of tenant selection criteria as outlined above.

As an applicant's name approaches the top of the waiting list, a formal interview will be scheduled and confirmed in writing. At that time, the applicant is interviewed, all items on the application will be discussed and confirmed and verification forms will be signed by the applicant, authorizing management to verify all of these issues/items. Until all items are verified, eligibility cannot be determined, nor any housing offered.

Applicants are notified in writing of interview appointments. If two appointments are missed without rescheduling, the application is removed from the waiting list.

Applicants are notified in writing of acceptance or rejection for tenancy.

Rejection Procedures

Applicants may be rejected if they do not meet program guidelines or are unable to satisfy tenant selection criteria. If an applicant is rejected, a written notification is sent. This notice will contain the reasons for rejection. The applicant then has fourteen (14) days to appeal in writing to the Executive Director.

Waiting List and Internal Transfer Policy

1. No internal moves are allowed, with the following exceptions:
 - a. Medical need, documented by a physician
 - b. At the request of management
 - c. Market rate tenants may remain on transfer list for a larger apartment and may move when a unit becomes available, after a one-year period. Tenants may remain on waiting list for larger apartment and move at their own expense and with a transfer fee.
2. A \$250 transfer fee will be charged for all moves, except those made at the request of management or approved for medical reason.
3. Tenants must arrange and pay for their own movers. Crown Center staff may not move furniture or personal items.
4. If management requests move, a professional mover will be hired and paid for by Crown Center.
5. Waiting list will be updated yearly, with applicants no longer interested removed from the list. To remain on the list, a written response to our letter is required.
6. Market rate tenants may remain with priority on waiting list for Section 8 subsidy, without changing apartment units.
7. 40% of the Section 8 units that turn over in a year, and are rented to applicants on the waiting list, must be made available to applicants who meet the "extremely low" income limits (30% of area median income). This is accomplished by renting every other available unit to an extremely low applicant/family.
8. Separate waiting lists will be maintained for market rate and Section 8 applicants.
9. Applicants will be removed from the waiting list if they fail to appear for two scheduled interview appointments. They will be notified in writing and must submit a new application to be placed on waiting list.
10. If an applicant is unable to appear at a scheduled interview appointment, he/she may call the Leasing Director one week in advance to reschedule at a mutually agreeable date and time.
11. If an applicant is scheduled for an interview appointment, but is unable to move within 30 to 60 days, the applicant should call the Leasing Director one week in advance of the scheduled appointment to indicate this; he/she may remain on the waiting list.

12. If an applicant appears for a scheduled interview appointment, this constitutes an agreement to accept the next available apartment for which he/she is eligible.
13. If the applicant appears for an interview, but refuses the next available apartment, he/she will be removed from the waiting list and will be notified of this in writing. In order to be placed again on the waiting list, that applicant must submit a new application.
14. An applicant may not eligible for tenancy if he/she has twice previously lived at Crown Center, moved away and has reapplied for tenancy.

Proof Of Citizenship

Assistance in subsidized housing is restricted to the following:

1. U.S. citizens or nationals; and
2. Non-citizens who have eligible immigration status as determined by HUD.

Proof of Social Security Numbers

Applicants must provide documentation of SSNs in order to be eligible for subsidy at Crown Center for Senior Living. Adequate documentation means a social security card issued by the Social Security Administration (SSA) or other acceptable evidence of the SSN. When an applicant has a SSN, but does not have the required documentation, the applicant may submit the SSN and certify that the number is accurate but that acceptable documentation could not be provided.

Screening/Rejection Criteria

All applicants in a household will be screened for rental history, credit, criminal history, and general program eligibility prior to residency. The screening of live-in aides at initial occupancy and the screening of persons or live-in aides to be added to the tenant household after initial occupancy involve similar screening activities. Both live-in aides and new additions to the tenant household will be screened for drug abuse and other criminal activity. An application may be rejected for any one of the following reasons:

1. The applicant/family is not elderly (age 62 and over).
2. Submission of false or untrue information on the application, or failure to cooperate in the verification process.
3. The applicant has a history of unacceptable or unsatisfactory credit or criminal history as reported by a credit agency or other organization
4. The applicant has been evicted from any other housing.
5. Negative reference from current or previous landlord.
6. Failure to sign designated or required forms and/or documents upon request.
7. This will not be the applicant's only residence.
8. The applicant has been offered a housing unit and he/she has refused to take the unit offered.
9. The applicant is not a Citizen, National, or eligible non-Citizen (as defined by HUD)
10. The applicant is not capable of fulfilling the lease agreement, with or without assistance.
11. By HUD formula, the applicant cannot show a need for the subsidy assistance (where applicable), or the household income exceeds the HUD limits.
12. The applicant was unable to provide proof of SSNs.
13. Any household member has been evicted from federally-assisted housing for drug-related criminal activity.
14. Any household member is currently engaging in illegal drug use.

Credit Screening Criteria

Crown Center reserves the right to modify these parameters at any time, or to consult with other credit references agencies for verification. Currently in use is the score x system of First American Registry.

In order to qualify for tenancy, the following applies:

1. Applicant must receive a score of 180 or above through First American Registry
2. Applicant must receive a score of 118-135 or above if the applicant does not have any established credit history.
3. Applicants with unsatisfactory history of rental/mortgage payments are not qualified for tenancy.
4. An applicant with a score x of 160-180 may be considered if applicant has a satisfactory history of paying rent/mortgage and they have a qualified lease co-signer with a score x of 180 or above. The Executive Director must approve a co-signer and all expenses associated with applicant screening process for co-signer are at expense of applicant.

Criminal Background Check

The tenant, as well as all members of the household who shall reside in the apartment, shall be subject to a criminal background check. Crown Center reserves the right to deny an applicant admission due to negative information provided in connection with a background check, including but not limited to:

1. A plea of guilty and/or a conviction of a misdemeanor or felony;
2. A plea of guilty and/or conviction in connection with the use or distribution of illegal or controlled substances;
3. Any plea of guilty and/or conviction concerning sexual abuse, including but not limited to a tenant or member of such tenant's household being subject to a registration requirement under a State Sex Offender Registration program, or similar registration; and
4. A plea of guilty and/or a conviction in connection with a violent crime.

Criminal or Drug-Related Activity

Upon move-in, tenants sign leases requiring them to accept responsibility for the actions of individual household members, their guests, or other persons on the premises with their consent. No tenant, no member of the tenant's family or household, nor a guest or any other person visiting a tenant, shall engage in criminal activity on or near the apartment complex, including drug-related criminal activity, or other criminal activity or drug and alcohol abuse that threatens the health and safety of the tenants or staff or hinders the peaceful enjoyment of the housing premises. "Drug-related criminal activity" means the illegal manufacture, sale, distribution, or use of a controlled substance.

No tenant or member of the tenant's household or family, nor any guest or other person shall engage in any act intended to facilitate criminal activity or drug related activity on or near the apartment complex.

No tenant or members of the tenant's household or family will permit the dwelling unit to be used for, or to facilitate, criminal activity, including drug-related criminal activity, regardless of whether the individual engaging in such activity is a member of the household, family or a guest.

Neither tenant, nor members of the tenant's household or family, will engage in the manufacture, sale, or distribution of illegal drugs on or near the apartment complex or elsewhere.

No tenant or any member of the tenant's household or family, guest or other person, shall engage in acts of violence, including, but not limited to, the unlawful discharge of firearms on or near the apartment complex.

Violation of the above provisions shall be material noncompliance violation of the lease and good cause for termination of the lease. A single violation of any of these provisions shall be deemed a serious violation and material noncompliance of the lease. It is understood and agreed that a single violation shall be good cause for termination of the lease. Unless otherwise provided by law, proof of violation shall not require criminal conviction, but shall be by a preponderance of the evidence.

Independent Student Status

HUD requires that the following information be included in this document. However, its relevance is limited to those households otherwise eligible for tenancy at Crown Center.

HUD recently published a final rule implementing a new law that restricts individuals who are seeking Section 8 assistance and are enrolled at an institution of higher education, under the age of 24, not a veteran, unmarried, and do not have a dependent child from receiving Section 8 assistance. Such individual are ineligible unless the student is determined independent from his or her parents upon review and verification of such status or the student is determined independent from his or her parents upon review and the parents are eligible for Section 8 assistance.

The financial assistance of the student in excess of tuition will be included in annual income when determining the student's eligibility for Section 8 assistance, unless the student is over the age of 23 with dependent children and the determination of rent is made in accordance with the requirements of the Section 8 program. The financial assistance of a student residing with his or her parents would continue to be excluded from annual income. Management will ensure at each annual recertification that an independent student remains eligible to continue to receive Section 8 assistance.

During the application process, management will appropriately screen applicants and households for eligibility under this final rule. An applicant who is a student and who does not meet the income eligibility requirements or jointly, do not meet the income eligibility requirements for Section 8 assistance are not eligible for Section 8 assistance and will be prohibited from participating in the program. A student under the age of 24 who is not a veteran, unmarried, does not have a dependent child and who is currently receiving Section 8 assistance, if at recertification is determined to be ineligible, will have his/her assistance terminated.