



**CUMBERLAND HOUSING
GROUP**

UNIT OFFERS & APPLICANT PLACEMENT PROCEDURES

Purpose

The Cumberland Housing Group strives to offer units and place applicants in a nondiscriminatory manner. The following outlines the procedures in which the Cumberland Housing Group will undertake to accomplish the screening.

Waiting List Order

The order of the Waiting List will be determined by the applicant with the largest amount of ranking points at the top of the list and declining downward to the applicant with the least amount of points at the bottom of the list. In the case where one or more applicants have the same point value, they will be ordered by the date and time the application was received with the oldest date being placed highest of the group. Ranking Preferences and their point value are defined below.

Preference Type	Preference Explanation	Points Awarded
Employment	Families where the head, spouse or sole member is currently working 30 hours or more a week earning minimum wage or higher or receives SS/SSI.	40
	Families where the head, spouse or sole member is currently working more than 10 hours but less than 30 hours a week earning minimum wage or higher.	20
	Families where the head, spouse or sole member is enrolled in an employment training program or attending school on a full-time basis.	10
	Families where the head, spouse or sole member is receiving TDAP, TCA, Unemployment Benefits, or Child Support.	5
Elderly or Disabled	Families where the head, spouse or sole member is age 62 or older or is a person with disabilities; or	40
	Families where the head, spouse or sole member is age 55 or older or is a person with disabilities	20
Veteran	Families where the head, spouse or sole member is a disabled veteran	15
Displaced	Single applicant has been displaced by government action or whose dwelling has been extensively damaged or destroyed as a result of a disaster	5
Residency	Applicants who are current residents of the City of Cumberland	10
	Applicants who are not residents of the City of Cumberland but are currently residing in Allegany County	5

Selection from the Waiting List

There are several factors that affect the selection of applicants from the Waiting List.

1. The applicant's family size compared to the eligible Occupancy Guidelines to determine the size unit qualified to occupy.
2. The need for any accessibility features offered only in certain units.
3. The need to meet de-concentration efforts of a certain development.
4. Local Preference / Basic Targeting Requirement - based on the targeting ranges of income. Applicants will be grouped as follows:
 - **Tier I:** Extremely Low Income families with incomes below 30% of area median income. (This group **must** constitute at least 40% of all admissions in any year);
 - **Tier II:** Very Low Income families with incomes between 31% and 50% of area median income and Low Income families with incomes between 51% - 80%. (The target for this group is 60% of all admissions in any year).
5. Once the factors above are applied toward selection, then the placement on the Waiting List is used in order from the first to the last.

De-Concentration and Income Mixing

It is the Cumberland Housing Group's policy to provide for de-concentration of poverty and encourage income mixing by bringing higher income families into lower income developments and lower income families into higher income developments. Toward this end, we will skip families on the waiting list to reach other families with a lower or higher income. We will accomplish this in a uniform and non-discriminating manner.

1. Marketing

The Cumberland Housing Group will affirmatively market our housing to all eligible income groups. Lower income residents will not be steered toward lower income developments and higher income people will not be steered toward higher income developments.

2. Analyzing Income Levels

Prior to the beginning of each fiscal year, we will analyze the income levels of families residing in each of our developments, the income levels of census tracts in which our developments are located, and the income levels of the families on the waiting list. Based on this analysis, we will determine the level of marketing strategies and de-concentration incentives to implement.

3. Incentives

The Cumberland Housing Group provides incentives designed to encourage families with incomes below the Established Income Range to accept units in developments with incomes above the Established Income Range, or vice versa to assist in meeting the de-concentration goals of each development. Various incentives may be used at different times, or under different conditions, but will always be provided in a consistent and nondiscriminatory manner. Examples of incentives include:

- A. Targeting investment and capital improvements toward developments with an average income below the Established Income Range to encourage applicant families whose income is above the Established Income Range to accept units in those developments;
- B. Establishing a preference for admission of working families in developments below the Established Income Range;
- C. Skipping a family on the waiting list to reach another family in an effort to further the goals of the Cumberland Housing Group's de-concentration policy;
- D. Providing such other strategies as permitted by statute and determined by the Cumberland Housing Group in consultation with the residents and the community, through the Annual Plan process, to be responsive to the local context and the Cumberland Housing Group's strategic objectives.

A family has the sole discretion whether to accept an offer of a unit made under the Cumberland Housing Group's de-concentration policy. The Cumberland Housing Group may not take any adverse action toward any eligible family for choosing not to accept an offer of a unit under these de-concentration efforts. In accordance with the Cumberland Housing Group's established policies, Cumberland Housing Group may uniformly limit the number of offers received by applicants.

Unit Offers

Once an applicant has been selected from the Waiting List to fill a vacancy, they will be notified by a Property Manager that they have been selected. The notification will be made by telephone if possible otherwise a letter will be sent to the applicants listed address. If the telephone number is no longer current, the letter is returned undeliverable, or there is no response at the end of five calendar days, then the application will be marked as rejected.

As part of the offer, the applicant will be advised of:

1. What development the rental unit is located in;
2. The unit number and/or address which is being offered;
3. The bedroom size being offered;
4. The security deposit required;
5. The amount of rent due for the remainder of the month;
6. That they have 24 hours to make a decision if needed.

If an applicant accepts the offer, an appointment is then scheduled to perform the move in procedures and the signing of the lease. If the applicant declines the offer, then the applicant is asked if they wish to remain on the waiting list and action is taken accordingly. After an applicant has refused two offers, except in extenuating circumstances, the applicant's application will then be rejected and if the applicant so desires, they may start the application process over again.

Applicant Placement

Every effort will be made to place the applicant according to their requests. However that is not always possible and the applicant will be made aware of that possibility. Once an applicant has accepted an offer and completed the move in documentation and procedures, the applicant is removed from the application software and is placed in the occupancy software as a tenant.