

## **Chapter 3**

### **APPLYING FOR ADMISSION and APPLICATION VERIFICATION**

#### **INTRODUCTION**

The policy of the BHA is to ensure that all families who express an interest in housing assistance are given an equal opportunity to apply, have their factors of eligibility verified by the BHA, and are treated in a fair and consistent manner. This Chapter describes the policies and procedures for completing an initial application for assistance, placement and denial of placement on the waiting list, and limitations on who may apply. The primary purpose of the intake function is to gather information about the family, but the BHA will also utilize this process to provide information to the family so that an accurate and timely decision of eligibility can be made. Applicants will be placed on the waiting list in accordance with this Policy. This Chapter also explains the BHA's procedures and standards for verification of income, assets, allowable deductions, family status and when there are changes in family members.

#### **A.**

##### **HOW TO APPLY**

Families who wish to apply for any of the BHA's programs must complete a written application form when application taking is open. Applications will be made available in an accessible format upon request from a person with a disability. Persons with disabilities may call the BHA to receive an application through the mail or make other arrangements to complete their pre-application.

Applications will be accepted at a central location for both the general public housing and mixed-population housing waiting lists. Each applicant is given the opportunity to express three preferences for housing. Should HUD approve the Authority's designation plans, the Authority will operate and implement a separate waiting list for elderly only applicants.

The application process will involve two phases:

1.

The first is the "initial" application for admission (referred to as a pre-application). This first phase is to determine the family's eligibility for, and placement on, the waiting list. The pre-application will be dated, time-stamped, and filed at the BHA office resident selection and assignment office. The initial application will also include both a criminal and credit check of the applicant in order to streamline the application process.

2.

The second phase is the "final determination of eligibility for admission" (referred as the full application). The full application takes place when the family reaches the top of the waiting list. At this time the BHA ensures that verification of all HUD and BHA eligibility factors is current in order to determine the family's eligibility for an offer of a suitable unit.

#### **B.**

##### **"INITIAL" APPLICATION PROCEDURES**

The BHA will utilize a preliminary-application form (pre-application) for the initial application for public housing. The application is taken via mail or drop-off and the data is entered into the computer.

The purpose of the pre-application is to permit the BHA to preliminarily assess family eligibility or ineligibility and to determine placement on the waiting list.

Translation will be provided for non-English speaking applicants by staff in Spanish.

The pre-application will contain questions designed to obtain the following information:

Names of head and spouse

Names of adult members and age of all members

Number of family members (used to estimate bdrm size)

Street address and phone numbers

Mailing address

Annual income

Previous address

Race/ethnicity

Source(s) of income received by household members

Social Security Numbers for all family members

Information regarding request for reasonable accommodation or for accessible unit

Convictions for Drug Related or Violent Criminal Activity

Names and address of current and previous landlords (last three years)

Emergency contact person and address

Questions regarding previous participation in HUD programs.

Pre-applications will not require interviews. However, information on the application will be verified through criminal history and credit checks. Final eligibility will be determined when the full application process is completed and all information is verified. Nevertheless,

An applicant or a member of the applicant who were former residents of the Bridgeport Housing Authority and left in good standing may submit an application any time after their account was closed and has a zero balance.

An applicant or a member of the applicant who left the Authority in poor standing (i.e. under eviction proceedings, within the lease agreement and the Admissions and Continued Occupancy Policy, but not necessarily evicted must wait twenty-four months from the time their account was closed.

An applicant or a member of the applicant who were evicted by the Authority for non-payment of rent and/or debt to the Authority and failure to comply with other lease and policy requirements will be denied admissions for a minimum of three years. The Authority reserves the right to extend this restriction if the Authority determines that the applicant's situation continues to threaten the health, safety and peaceful enjoyment of the premises of other residents that reside in public housing.

An applicant or a member of the applicant who has been convicted of a sex offense and is registered in a State approved registry or who has been convicted of illegal manufacture of illegal

substances, as per Federal statutes, will be denied admissions indefinitely.

An applicant or a member of the applicant who were engaged in criminal activity specific to methamphetamine production/manufacturing is permanently barred from receiving any assistance from the Authority.

Applicants are requested to inform the BHA in writing of changes in family composition, income, and address. Applicants are also required to respond to requests from the BHA to update information on their application, or to determine their continued interest in assistance. Failure to provide information or to respond to mailings will result in the applicant being removed from the waiting list.

**C.**

#### **NOTIFICATION OF APPLICANT STATUS**

If after a review of the pre-application the family is determined to be preliminarily eligible, they will be notified in writing (in an accessible format upon request, as a reasonable accommodation). This written notification of preliminary eligibility will be given to the applicant at the time the pre-application is submitted.

If the family is determined to be ineligible based on the information provided in the pre-application, the BHA will notify the family in writing (in an accessible format upon request as a reasonable accommodation), state the reason(s), and inform them of their right to an informal hearing. Persons with disabilities may request to have an advocate attend the informal hearing as an accommodation.

**D.**

#### **COMPLETION OF A FULL APPLICATION**

##### Applicants will be required to:

Complete a full application, in his or her own handwriting, unless assistance is needed or a request for accommodation is made by a person with a disability. BHA staff to review the information on the full application form will then interview applicant.

Participate in a full application interview with a BHA representative during which the applicant will be required to furnish complete and accurate information verbally as requested by the interviewer. The BHA interviewer will complete the full application form with answers supplied by the applicant. The applicant will sign and certify that all information is complete and accurate.

The full application will be mailed as requested as an accommodation to a person with a disability.

##### Requirement to Attend Interview

The BHA utilizes the full application interview to discuss the family's circumstances in greater detail, to clarify information that has been provided by the family, and to ensure that the information is complete. The interview is also used as a vehicle to meet the informational needs of the family by providing information about the application and verification process, as well as to advise the family of other BHA services or programs that may be available. All adult family members must attend the interview and sign the housing application. Exceptions may be made for adult students attending school out of state or for members for whom attendance would be a hardship.

If the applicant is not home at the time of the scheduled home visit and has not called to reschedule, a second and final home visit will be scheduled. Failure to keep the second

appointment will result in the applicant being withdrawn. If an applicant is withdrawn for non-compliance within a timely basis, he/she shall wait twelve (12) months before reapplying. BHA may bring a camera to record conditions found.

Reasonable accommodation will be made for persons with a disability who requires an advocate or accessible offices. A designee will be allowed to provide some information, but only with permission of the person with a disability.

If an application is denied due to failure to attend the full application interview, the applicant will be notified in writing of the denial.

All adult members must sign form HUD-9886, "Release of Information," the declarations and consents related to citizenship/immigration status and any other documents required by BHA. Applicants will be required to sign specific verification forms for information that is not covered by the HUD-9886. Failure to do so will be cause for denial of the application for failure to provide necessary certifications and release as required by the BHA.

Information provided by the applicant will be verified, including information related to family composition, income, allowances and deductions, assets, eligible immigration status, full time student status and other factors related to eligibility and rent calculation.

If the BHA determines at or after the interview that additional information or document(s) are needed, the BHA will request the document(s) or information in writing. The family will be given two (2) weeks to supply the information. If the information is not supplied in this time period, the BHA will provide the family a notification of denial for assistance.

**E.**

## **PROCESSING AND VERIFYING APPLICATIONS**

At the time of the initial application, most items (including those verified through a criminal and credit check) will be verified to determine qualification for admission to the BHA's housing. As families approach the top of the waiting list, additional information may be obtained through interview and observations with applicants and others, telephone conversations, letters, home visits, and other reasonable methods deemed necessary by the Authority. The BHA's verification procedures are designed to meet HUD's requirements and to maintain program integrity. The BHA will ensure that proper authorization for release of information is always obtained from the family before making verification inquiries.

The applicant is required to make available all pertinent information at his/her disposal to assist BHA staff in verifying eligibility information and to authorize the release of information to the Authority when necessary. However, the applicant shall not be penalized either by denial of admission or by unreasonable delay of placement solely because third party sources have failed to respond to requests for information. When the applicant and the Authority have made all reasonable efforts to obtain information and the third party source has failed to respond, the Authority shall proceed with the processing of the application using the best available information.

**F.**

## **VERIFICATION PROCEDURES**

### Methods of Verification and Time Allowed

The BHA will verify information through the four methods of verification acceptable to HUD in the following order:

1.

Third-Party Written - The BHA's first choice is a written third party verification to substantiate claims made by an applicant or resident. Third-party verification is used to verify information directly with the source. Third-party written verification forms will be sent and returned via first class mail. The family will be required to sign an authorization for the information source to release the specified information.

Verifications received electronically directly from the source are considered third party written verifications.

The BHA will accept verifications delivered by the family as third party documents, including computerized agency printouts, faxed documents and photocopies, however, third party verification is preferred.

2.

Third-Party Oral - The BHA may also use telephone verifications. Oral third-party verification will be used when written third-party verification is delayed or not possible. When third-party oral verification is used, staff will be required to complete a Certification of Document Viewed or Person Contacted form, noting with whom they spoke, the date of the conversation, and the facts provided. If oral third party verification is not available, the BHA will compare the information to any documents provided by the Family. If provided by telephone, the BHA must originate the call.

3.

Review of Documents - The BHA will review documents, when relevant, to substantiate the claim of an applicant or resident. In the event that third-party written or oral verification is unavailable, or the information has not been verified by the third party within two weeks, the BHA will utilize documents provided by the family as the primary source if the documents provide complete information.

All such documents, excluding government checks, will be photocopied and retained in the applicant file. In cases where documents are viewed which cannot be photocopied, staff viewing the document(s) will complete a Certification of Document Viewed or Person Contacted form.

If third-party verification is received after documents have been accepted as provisional verification, and there is a discrepancy, the BHA will utilize the third party verification.

4.

Notarized Statement - A notarized statement will be accepted when no other form of verification is available. When verification cannot be made by third-party verification or review of documents, families will be required to submit self-certification. Self-certification means a notarized statement

If third party verification is not received directly from the source, BHA staff will document the file as to why third party verification was impossible to obtain and another

method was used (such as reviewing documents families provide).

The BHA will not delay the processing of an application beyond two (2) weeks because a third party information provider does not return the verification in a timely manner.

For applicants, verifications may not be more than 90 days old at the time of a unit offer. For residents, they are valid for 90 days from date of receipt.

#### Release of Information

The family will be required to sign specific authorization forms when information is needed that is not covered by the HUD form 9886, Authorization for Release of Information. Each member requested to consent to the release of information will be provided with a copy of the appropriate forms for their review and signature.

### **G.**

#### **ITEMS TO BE VERIFIED**

The following items will require verification by the Authority:

Identification of all family members; acceptable forms of verification include driver's license, social security card, ID card issued by federal, state or local government, earnings statement, bank statement, IRS form 1099, life insurance policy, court records such as real estate, tax notices, marriage license.

All income not specifically excluded by the regulations

Zero-income status of household

Full-time student status including High School students who are 18 or over

Current assets including assets disposed of for less than fair market value in preceding two years

Child care expense where it allows an adult family member to be employed or to further his/her education

Total medical expenses of all family member in households whose head or spouse is elderly or disabled

Disability assistance expenses to include only those costs associated with attendant care or auxiliary apparatus which allow an adult family member to be employed

U.S. citizenship/eligible immigrant status. The Authority utilizes the Immigration and Naturalization Service's web-based verification process. Nevertheless, the applicant family must be a citizen, have a valid social security card or proof of social security card application, or have eligible immigration status, in one of the following categories:

A non-citizen who has been lawfully admitted to the U.S. for permanent residence, as defined by Section 101(a) (20) of the Immigration and Nationality Act (INA); as an immigrant, as defined by Section 101 (a) (15) of the INA (U.S.C. 1101 (a) (20) and 21101 (a) (15), respectively (immigrants). This category includes a non-citizen who as been admitted under Section 210 or 201A of the INA (8 U.S.C. 1160 or 1161), (special agricultural worker), and who has been granted lawful temporary resident status;

A non-citizen who entered the U.S. before January 1, 1972, or such later date as enacted by law, and who has continuously maintained residence in the U.S. since then, and who is not ineligible for citizenship, but who is deemed to be lawfully admitted for permanent residence as a result of an exercise of discretion by the Attorney General under Section 249 of the INA (8 U.S.C. 1259);

A non-citizen who is lawfully present in the U.S. pursuant to an admission under Section 207 of the INA (8 U.S.C. 1157) (refugee status); pursuant to the granting of asylum (which has not been terminated) under Section 208 of the INA (U.S.C. 1158) (asylum status); or as a result of being granted conditional entry under

Section 203 (a) (7) of the INA (U.S.C. 1153 (a) (7) before April 1, 1980, because of persecution or fear of persecution on account of race, religion, or political opinion or because of being uprooted by catastrophic national calamity;

A non-citizen who is lawfully present in the U.S. as a result of an exercise of discretion by the Attorney General for emergent reasons or for reasons deemed strictly in the public interest under Section 212 (d) (5) of the INA (8 U.S.C. 1182 (d) (5) (parole status);

A non-citizen who is lawfully present in the U.S. as a result of the Attorney General's withholding deportation under Section 243 (h) of the INA (8 U.S.C. 1253 (h) (threat to life or freedom); or

A non-citizen lawfully admitted to temporary or permanent residence under Section 245A of the INA (U.S.C. 1255a) (amnesty granted under INA 245A).

Such documents verifying any of the above may include:

Registered Alien Card (INS I-551 Form)

Arrival/Departure Record (INS I-94 Form with the following notations):

“Admitted as a refugee pursuant to Section 207”

“Section 208 or Asylum”

“Section 243” or “Deportation stayed by Attorney General”

“Paroled pursuant to Section 2112 (d) (5) of the INAA”

Arrival/Departure Record (INS I-94 Form not annotated but accompanied by:

Final court decision granting asylum to which no appeal was taken

Letter from INS Asylum Officer granting asylum or from INS District Director

A court decision granting the withholding of deportation

Letter from INS Asylum Officer granting withholding of deportation

Temporary Resident Card (INS I-688 Form which must be annotated with “Section

245A” or “Section 210”

Employment Authorization Card (INS I-688B Form which must be annotated with “Provision of Law 274a.12(11) or “Provision of Law 274a.12”

Receipt from the INS indicating application for issuance of replacement document

Social Security Numbers for all family members

Familial status when needed for head or spouse definition

Disability for determination of preferences, allowances or deductions.

Additional forms are made available at the time of interview.

## **H.**

### **VERIFICATION OF INCOME**

This section defines the methods the BHA will use to verify various types of income. Whenever "in this order" is used in this chapter, the Authority will request and utilize verifications, if available, in the order specified.

#### Employment Income

Verification forms request the employer to specify the:

Dates of employment

Amount and frequency of pay  
Date of the last pay increase  
Likelihood of change of employment status and effective date of any known salary increase during the next 12 months  
Estimated income from overtime, tips, bonus pay expected during next 12 months.

Acceptable methods of verification include, in this order:  
Employment verification form completed by the employer  
Check stubs or earning statements that indicate the employee's gross pay, frequency of pay or year to date earnings  
W-2 forms plus income tax return forms  
Income tax returns signed by the family may be used for verifying self-employment income, or income from tips and other gratuities.

Applicants and program residents may be requested to sign an authorization for release of information from the Internal Revenue Service for further verification of income. In cases where there are questions about the validity of information provided by the family, the BHA will require the most recent federal income tax statements.

#### Social Security, Pensions, Supplementary Security Income (SSI), Disability Income

Acceptable methods of verification include, in this order:  
Benefit verification form completed by agency providing the benefits  
Computer report electronically obtained or in hard copy.

#### Unemployment Compensation

Acceptable methods of verification include, in this order:  
Computer report electronically obtained or in hard copy, stating payment dates and amounts  
Verification form completed by the unemployment compensation agency  
Payment Stubs.

#### Welfare Payments or General Assistance

Acceptable methods of verification include, in this order:  
BHA verification form completed by payment provider  
Written statement from payment provider indicating the amount of grant/payment, start date of payments, and anticipated changes in payment in the next 12 months  
Computer-generated Notice of Action  
Computer-generated list of recipients from Welfare Department.

#### Alimony or Child Support Payments

Acceptable methods of verification include, in this order:  
Copy of a separation or settlement agreement or a divorce decree stating amount and type of support and payment schedules.  
A notarized letter from the person paying the support.  
Copy of latest check and/or payment stubs from Court Trustee. BHA must record the date, amount, and number of the check.

#### Net Income from a Business

In order to verify the net income from a business, the BHA will view IRS and financial documents from prior years and use this information to anticipate the income for the next 12 months. Acceptable methods of verification, in this order, include:  
IRS Form 1040, including:

Schedule C (Small Business)

Schedule E (Rental Property Income)

Schedule F (Farm Income)  
Credit report or loan application.

Child Care Business

If an applicant/resident is operating a licensed day care business, income will be verified as with any other business.

If the applicant/resident is operating a "cash and carry" operation (licensed or not), the BHA will require the applicant/resident to complete a form for each customer giving: name of person(s) whose child (ren) is/are being cared for, phone number, number of hours child is being cared for, method of payment (check/cash), amount paid, and signature of person.

Recurring Gifts

The family must furnish a Notarized Statement, which contains the following information:

The person who provides the gifts

The value, purpose and regularity of the gifts

Zero Income Status

Families claiming to have no income will be required to execute verification forms to determine that forms of income such as unemployment benefits, AFDC, SSI, etc. are not being received by the household.

Full-Time Student Status

Only the first \$480 of the earned income of full time students 18 years of age or older, other than head or spouse, will be counted towards family income.

Financial aid, scholarships and grants received by full time students are not counted towards family income.

Verification of full time student status includes:

Written verification from the registrar's office or other school official

School records indicating enrollment for sufficient number of credits to be considered a full-time student by the educational institution.

**I.**

**VERIFICATION OF INCOME FROM ASSETS**

Savings Account Interest Income and Dividends

Will be verified by:

Account statements, passbooks, certificates of deposit, or BHA verification forms completed by the financial institution.

Broker's statements showing value of stocks or bonds and the earnings credited the family.

Earnings can be obtained from current newspaper quotations or oral broker's verification.

IRS Form 1099 from the financial institution provided that the BHA must adjust the information to project earnings expected for the next 12 months.

Interest Income from Mortgages or Similar Arrangements

A letter from an accountant, attorney, real estate broker, the buyer, or a financial institution stating interest due for next 12 months. (A copy of the check paid by the buyer to the family is not

sufficient unless a breakdown of interest and principal is shown.)  
Amortization schedule showing interest for the 12 months following the effective date of the certification or re-certification.

Net Rental Income from Property Owned by Family

IRS Form 1040 with Schedule E (Rental Income)

Copies of latest rent receipts, leases, or other documentation of rent amounts

Documentation of allowable operating expenses of the property: tax statements, insurance invoices, bills for reasonable maintenance and utilities, and bank statements or amortization schedules showing monthly interest expense

Lessee's written statement verifying rent payments to the family and family's Notarized Statement as to net income realized.

**J.**

**VERIFICATION OF ASSETS**

Family Assets

The BHA will require the necessary information to determine the current cash value, (the net amount the family would receive if the asset were converted to cash):

Verification forms, letters, or documents from a financial institution or broker

Passbooks, checking account statements, certificates of deposit, bonds, or financial statements completed by a financial institution or broker

Quotes from a stock broker or realty agent as to net amount family would receive if they liquidated securities or real estate

Real estate tax statements if the approximate current market value can be deduced from assessment

Financial statements for business assets

Copies of closing documents showing the selling price and the distribution of the sales proceeds

Appraisals of personal property held as an investment

Family's Notarized Statement describing assets or cash held at the family's home or in safe deposit boxes

Assets Disposed of for Less than Fair Market Value (FMV) during two years preceding effective date of certification or re-certification.

For all Certifications and Re-certifications, the BHA will obtain the Family's certification as to whether any member has disposed of assets for less than fair market value during the two years preceding the effective date of the certification or re-certification.

If the family certifies that they have disposed of assets for less than fair market value, verification is required that shows:

all assets disposed of for less than FMV,

the date they were disposed of,

the amount the family received, and

the market value of the assets at the time of disposition.

Third party verification will be obtained wherever possible

**K.**

**VERIFICATION OF ALLOWABLE DEDUCTIONS FROM INCOME**

### Child Care Expenses

Written verification from the person who receives the payments is required. If the child care provider is an individual, s/he must provide a statement of the amount they are charging the family for their services.

Verifications must specify the child care provider's name, address, telephone number, Social Security Number, the names of the children cared for, the number of hours the child care occurs, the rate of pay, and the typical yearly amount paid, including school and vacation periods.

Family's certification as to whether any of those payments have been or will be paid or reimbursed by outside sources.

### Medical and Handicapped Assistance Expenses

Families who claim medical expenses or expenses to assist a person(s) with disability will be required to submit a certification as to whether or not any expense payments have been, or will be, reimbursed by an outside source. All expense claims will be verified by one or more of the methods listed below:

Written verification by a doctor, hospital or clinic personnel, dentist, pharmacist, of (a) the anticipated medical costs to be incurred by the family and regular payments due on medical bills; and (b) extent to which those expenses will be reimbursed by insurance or a government agency  
Written confirmation by the insurance company or employer of health insurance premiums to be paid by the family

Written confirmation from the Social Security Administration's of Medicare premiums to be paid by the family over the next 12 months. A computer printout will be accepted.

For attendant care:

A reliable, knowledgeable professional's certification that the assistance of an attendant is necessary as a medical expense and a projection of the number of hours the care is needed for calculation purposes

Attendant's written confirmation of hours of care provided and amount and frequency of payments received from the family or agency (or copies of canceled checks the family used to make those payments) or stubs from the agency providing the services

Receipts, canceled checks, or pay stubs that verify medical costs and insurance expenses likely to be incurred in the next 12 months

Copies of payment agreements or most recent invoice that verify payments made on outstanding medical bills that will continue over all or part of the next 12 months.

Receipts or other record of medical expenses incurred during the past 12 months that can be used to anticipate future medical expenses. BHA may use this approach for "general medical expenses" such as non-prescription drugs and regular visits to doctors or dentists, but not for one-time, nonrecurring expenses from the previous year.

The BHA will use mileage at the BHA's rate, or cab, bus fare, or other public transportation cost for verification of the cost of transportation directly related to medical treatment.

### Assistance to Persons with Disabilities

In All Cases:

Written certification from a reliable, knowledgeable professional that the person with disabilities requires the services of an attendant and/or the use of auxiliary apparatus to permit him/her to be employed or to function sufficiently independently to enable another family member to be employed

Family's certification as to whether they receive reimbursement for any of the expenses of disability assistance and the amount of any reimbursement received.

### Attendant Care:

Attendant's written certification of amount received from the family, frequency of receipt, and hours of care provided  
Certification of family and attendant and/or copies of canceled checks family used to make payments.

Auxiliary Apparatus:

Receipts for purchases or proof of monthly payments and maintenance expenses for auxiliary apparatus

In the case where the person with disabilities is employed, a statement from the employer that the auxiliary apparatus is necessary for employment.

**L.**

**VERIFYING NON-FINANCIAL FACTORS**

Verification of Legal Identity

In order to prevent program abuse, the BHA will require applicants to furnish verification of legal identity for all family members.

Verification of Marital Status

Verification of marital status would be used to determine spouse for income and deduction and non-citizen purposes. Verification of divorce status will be a certified copy of the divorce decree, signed by a Court Officer. Verification of a separation may be a copy of court-ordered maintenance or other records. Verification of marriage status is a marriage certificate.

Familial Relationships

Certification will normally be considered sufficient verification of family relationships. In cases where reasonable doubt exists, the family may be asked to provide verification. The following verifications will be required if certification is insufficient:

Verification of relationship:

Official identification showing name

Birth Certificates

Baptismal certificates

Verification of guardianship is:

Court-ordered assignment

Affidavit of parent

Verification from social services agency.

Evidence of an established family relationship:

Joint bank accounts or other shared financial transactions

Leases or other evidence of prior cohabitation

Credit reports showing relationship

Split Households: Domestic Violence

Verification of domestic violence when assessing applicant split households includes:

Shelter for battered persons

Police reports

Verification of Permanent Absence of Adult Member

If an adult member who was formerly a member of the household is reported permanently absent by the family, the BHA will consider any of the following as verification:

Husband or wife institutes divorce action

Husband or wife institutes legal separation  
Order of protection/restraining order obtained by one family member against another  
Proof of another home address, such as utility bills, canceled checks for rent, drivers license, or lease or rental agreement, if available  
Statements from other agencies such as social services that the adult family member is no longer living at that location  
If the adult family member is incarcerated, a document from the Court or prison should be obtained stating how long they will be incarcerated.

#### Verification of Disability

Verification of disability must be receipt of SSI or SSA disability payments under Section 223 of the Social Security Act or 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001(7) or verified by appropriate diagnostician such as physician, psychiatrist, psychologist, therapist, rehabilitation specialist, or licensed social worker, using the HUD language as the verification format.

#### Verification of Social Security Numbers

Social security numbers must be provided as a condition of eligibility for all family members. Verification of Social Security numbers will be done through a Social Security Card issued by the Social Security Administration.

#### Verification of Medical Need for Larger Unit

A written certification that a larger unit is necessary must be obtained from a reliable, knowledgeable professional.

### **M. VERIFICATION OF SUITABILITY FOR ADMISSION**

Poor resident selection creates unnecessary expense to the BHA, has a demoralizing affect on BHA staff, and ultimately devalues the BHA's property. Standards for applicant screening must be applied uniformly to all families and should require that they demonstrate the ability to comply with essential provisions of the lease.

Sources to be used to determine suitability include but are not limited to:

Criminal History Reports

Prior landlord references

Physicians, social workers, and other health professionals

Bridgeport Housing Authority and Other PHAs (to whom the family may owe debt).

#### Ability to meet financial obligations under the lease

All applicants will be subject to the following procedures to ensure their ability to meet financial obligations under the lease:

All applicants will be interviewed and asked questions about the basic elements of tenancy

The BHA will access a Credit Report on all applicants prior to selection

The BHA will determine if applicants owe any monies to from previous tenancy or participation in any HUD housing program

The BHA will independently verify the rent-paying history of all applicants for the previous three (3) years directly with the landlord(s).

#### Drug-related or violent criminal activity

The BHA will complete a criminal background check of all applicants, including other adult members in the household, or any member for which criminal records are available.

### Housekeeping

The BHA will obtain references from prior landlords for the previous three (3) years to determine acceptable housekeeping standards. The BHA will conduct a home visit prior to admission.

N.

### **FINAL DETERMINATION AND NOTIFICATION OF ELIGIBILITY**

After the verification process is completed, the BHA will make a final determination of eligibility. This decision is based upon information provided by the family, the verification completed by the BHA, and the resident suitability determination.

Because HUD can make changes in rules or regulations and family circumstances may have changed during the review process that affect an applicant's eligibility, it is necessary to make final eligibility determination.

The household is not actually eligible for a unit offer until this final determination has been made, even though they may have been preliminarily determined eligible and may have been listed on the waiting list.

### Determination of Ineligibility and Notification

If an applicant is determined ineligible due to a negative landlord report, and the applicant is not able to justify reasons for the negative remarks, the applicant will have to wait a period of 24 months before re-applying. During this time, the applicant must demonstrate that he/she is able to maintain an apartment and meet the monthly financial obligation.

Factors that make an applicant ineligible as a result of a negative landlord report are:

History of non-payment of rent

History of poor housekeeping that prevents the peaceful enjoyment of the complex

Destruction of private or public property

Not able to get along with neighbors

Engaging in criminal activity that is drug-related, or any other crimes that pose a threat to the life, health, safety and peaceful enjoyment of residents.

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