

## **Housing Recipient Eligibility Requirements and Criteria** **Revised May 2021**

The mission of Isle au Haut Community Development Corporation (ICDC) is to support community and economic development critical to sustaining a vibrant year-round community on one of Maine's last inhabited un-bridged islands.

ICDC's housing program to accomplish this mission is to do all that it can to insure good housing is available for families and individuals who are making Isle au Haut their home, who participate or will participate in community activities and, in particular, for families whose work is an essential part of the day-to-day life of Isle au Haut.

### **Eligibility:**

To be eligible for consideration, an applicant must demonstrate: 1) Residency, 2) Need, 3) Income, 4) Credit Worthiness, and 5) Employment. These terms are explained in detail as follows:

**Residency:** Applicant must be willing to live on Isle au Haut year-round.

**Need:** The applicant must demonstrate a need for affordable housing. The applicant must not own an existing house on Isle au Haut at the time of application.

**Income:** Income limits are defined by commonly accepted standards that use a specific percentage of median family income (very low = 50%, low = 80%, and moderate = 120%) adjusted for family size. Median Family Income (MFI) limits are calculated based on the median family income, updated annually, according to the Department of Housing and Urban Development's (HUD's) estimates in Knox County. Individuals and families whose income is above 120% (moderate) will not be eligible for the below market property rental program. Should a family or an individual apply to ICDC whose net worth is significantly above average, even if their income falls within the guidelines, they may not be considered for the program.

**Credit Worthiness:** In general, applicants should have sufficient income to cover the mortgage or rent payments for the house. Total housing debt should not exceed 30% of annual gross income in most cases.

**Employment:** Applicants should be gainfully employed for a minimum of 30 hours per week. Preference will be given to those employed on Isle au Haut or with a commitment of a job on Isle au Haut.

ICDC will not discriminate on the basis of race, color, religion, national origin, sex, sexual orientation, disability, familial status, or age.

## **Selection Criteria**

Applications will be reviewed based on the following criteria:

### **1. Application completeness and eligibility**

- a. If an application is not complete, the committee may ask for additional information.
- b. The committee may ask for clarification or additional information if it appears that the applicants are not eligible under one or more of the criteria

### **2. Essay**

- a. Do the applicant(s) understand the benefits and challenges of living in a very small community? Are they prepared to learn and face unexpected challenges that may arise? Do they have a compelling reason for wanting to live on Isle au Haut?

### **3. Compelling need for housing**

- a. Is the applicant new to the island?
- b. If they are not new to the island, can they demonstrate the barriers that they have faced in finding housing?

### **4. Community Involvement**

- a. Does this person show a willingness to be an active part of the community? Can they point to specific assets that they will bring to the community?
- b. If they already live here, are they able to articulate the ways in which they have contributed to the community already?

### **5. Employment History**

- a. Can they demonstrate a positive employment history and a reasonable expectation that they will be able to maintain a positive employment record while on island?

### **6. Nature of Employment**

- a. Do they have particular skills that are badly needed on the island and/or are they filling an immediate need in the community?

### **7. Landlord References**

### **8. Criminal Background Check**

### **9. Age and number of Children**

- a. Part of ICDC's purpose is to support and sustain the island's one-room K-8 school. The committee will consider whether or not the applicant has children that will be a part of the school population.

### **10. If purchasing, pre-qualification of loan**

*The committee reserves the right to waive any of these criteria if it deems an applicant to be a good fit for the available housing.*

## **Application Process and Timeline for ICDC Rentals**

The Marketing & Recruiting Committee of ICDC has a subcommittee that reviews the applicants for housing. They review and recommend to the full Board whether the applicants meet acceptable criteria. The final review and approval is that of the full Board.

The following is a recommended process for processing ICDC rental applications.

1. The applicant fills out and submits the "ICDC Rental Application" on the ICDC website along with two years of tax returns and \$25.
2. The chair of the Marketing and Recruitment Committee sends the application and criteria to the committee.
3. The committee meets either in person or virtually to discuss any questions or concerns they may have about the application.
4. The committee chair runs a background check using myrental.com or a similar service that includes a credit check
5. The committee chair has a conversation with the applicants to discuss the details of their application and address any questions or concerns raised by the committee.
6. The committee chair summarizes their conversation with the applicants in an email to the committee.
7. The committee votes by email yes/no whether to approve the application.
8. A recommendation is sent to the ICDC board and the board votes on whether or not to accept it.
9. The committee chair notifies the applicants of the board's decision