

For CICA Rental Assistance Eligibility Requirements and Criteria

MISSION STATEMENT

The mission of the Chebeague Island Community Association is to ensure the survival and long-term viability of Great Chebeague Island as a year-round community.

CICA's housing program is intended to make sure that year-round residents have adequate, stable housing arrangements that they can afford. Here the focus is on rental housing. A "stable" housing arrangement means one where the tenant is not required to move out of the house when the owners want to use it. "Affordability" means serving people whose incomes are insufficient to find stable, year-round rental housing on Chebeague.

BASIC ELIGIBILITY

Applicants for CICA's housing can be of any age -- families, couples, several single people who apply together, or single people by themselves. All applicants must meet the eligibility criteria in this section.

The eligible recipient of the Chebeague Island Community Association's (CICA) rental assistance services will have to demonstrate to a Tenant Selection Committee: (1) NEED FOR HOUSING, (2) INCOME ELIGIBILITY, (3) INTENT TO RESIDE ON CHEBEAGUE YEAR-ROUND, AND (3) RESPONSIBLE OCCUPANCY OF PREVIOUS HOUSING.

NEED: The applicant must demonstrate a need for rental housing. Except in unusual circumstances, the applicant may not own an existing home at the time of application, nor for a reasonable period of time prior to application. In general, this period of time will be three years, but exceptions may be made by the Selection Committee.

INCOME: CICA's mission is to help the Town of Chebeague Island strengthen and maintain a viable year-round community by providing affordable housing options to individuals and families of **moderate** income. Income limits are defined by commonly accepted standards that use a specific percentage of median family income adjusted for family size. The household income limit for CICA's housing is 120 percent of the median family income of Cumberland County, adjusted for family size. Anyone with an income at or below that level is eligible to apply. The chart below shows maximum annual household income for families of 1, 2, 3, or 4 persons:

Household size:	One	Two	Three	Four
Maximum household income:	60,840	69,480	78,120	86,760

Financial information will be requested of applicants to determine income eligibility. Applicants will be asked to provide a copy of their most recent one or two years of completed tax returns as the means of providing financial information. Incomes of single people applying together will be evaluated individually. This financial information will be reviewed by the Genesis Community Loan Fund which is a state-wide housing finance organization. They will determine whether the applicant meets the income

criteria.

RENT

The rental rate is **\$750/month**.

The tenant(s) is responsible for the cost of utilities, but not taxes and structure insurance. Renters are encouraged to obtain renter's insurance.

RESIDENCY: Applicants must live year-round on Chebeague Island. If the applicant(s) do not currently live on the island, they must explain how they will support themselves year-round on Chebeague.

RESPONSIBLE OCCUPANCY OF PREVIOUS HOUSING: As landlords, CICA is responsible for the financing and maintenance of its housing. Applicants will be asked to provide references from previous landlords as well as personal references. These will be checked by the Selection Committee.

OTHER SELECTION CRITERIA

THE RENTER SELECTION COMMITTEE WILL ALSO CONSIDER WHAT TIES THE APPLICANT HAS TO THE ISLAND COMMUNITY AND WHAT CONTRIBUTIONS S/HE MAKES TO IT. THE FOLLOWING THINGS ARE ASKED ON THE APPLICATION

Length of prior residence on Chebeague;

Number of people being housed;

Children in the household;

Volunteer work for the Town or island community organizations;

Family or other connections to the island.

Need for housing: Those applicants facing imminent displacement will be considered in greater need than those not facing displacement.

All the information provide will be kept strictly confidential. Applicants who may not fit any or all of these particular criteria are encouraged to point out on the application other qualifications or needs that they have that relate to CICA's mission as stated at the top of this paper.

Pets are not allowed.

No smoking is allowed in the units or on the property.

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

CERTIFICATION

The above Eligibility and Selection Criteria were approved by the CICA Board of Directors on February 28, 2012, with revisions approved July 23, 2015.