Tenant Information

Welcome to Mi Casa!

Mi Casa was born out of an attempt to bridge the need for affordable housing in the Puyallup/Sumner area.

We hope that the next few pages in this manual will be helpful to you in identifying and becoming acquainted with the concept and operation of our group and of these apartments. The format of this manual is based on what we thought would be some of the most commonly asked questions and their answers. Please feel free to ask us for any additional information that you would like to know.

What is Mi Casa?

Mi Casa is a non-profit, 501(c)(3) tax exempt organization with the purpose of providing affordable housing to very low income families. It was created by a small group of people in the Puyallup Valley area concerned with families in our community who are in need of affordable housing. This initial group of volunteers had been meeting for scripture studies for three years when they decided it was important to act on what they had learned from reading the scriptures.

After getting information from many sources, the group discovered that they could be instrumental in raising funds and managing resources for housing projects which could be affordable to primarily single-parent families with limited income. The idea of becoming "Mi Casa" was driven by the belief that families have a right to stay in their communities and not be uprooted from their support groups and sources of income because of the cost of housing.

How is Mi Casa Organized?

Mi Casa is a non-profit corporation composed of a Board of Directors and support committees. The Board sets policies and ensures that the organization is managed according to those policies. One of the board’s main functions is to procure funding to continue the mission of providing affordable housing in the greater Puyallup/Sumner area. The Board of Directors has hired a property manager who, as a representative of Mi Casa, will handle the day-to-day operations of managing each housing unit.

So, what is the purpose of Mi Casa?

Mi Casa exists to provide affordable housing to people with very low incomes.
How do you find out what “low income” is?

A “Low Income” family is a family whose annual incomes does not exceed 80 percent of the median income for the area (adjusted for family size). A “Very Low Income” family is a family whose income does not exceed 50 percent of the median income for the area (adjusted for family size). Each year, the US Department of Housing and Urban Development (HUD) publishes area median income and income limits for each county and urban area. When tenants apply for housing, we evaluate their income against utilizing these guidelines.

Housing is “affordable” when the cost of rent, along with utilities, does not exceed more than 30% of a families’ income.

So, do you mean that Mi Casa is like "housing projects"?

Mi Casa strives to maintain housing that is safe, affordable, and free from the stigma of poverty. One major difference is that Mi Casa does not locate their housing units in one area. As a 501 (c) (3) corporation, Mi Casa acquires housing units in different parts of the community through grants and funding from many sources including private contributions. With this type of funding, Mi Casa is able to keep rents at a low level as compared to other housing in the neighborhood. The housing Mi Casa offers must be safe and conform to comparable standards in the neighborhood.

"Safe" means Mi Casa housing complies with local codes and HUD housing quality standards. “Safe” does not imply safety from the normal consequences of living in a society where accidents and crime occur. Mi Casa tenants are expected to maintain standards of safety which do not jeopardize their own or the safety of the other tenants.

Does anybody get to be a tenant of Mi Casa (regardless of income)?

No. Mi Casa only rents to qualified tenants. Eligibility and suitability are determined in conformance with federal, state and local income guidelines.

Then, how do you select tenants to occupy the Mi Casa apartment units?

First, Mi Casa does not discriminate based on race, color, religion, national origin, familial status, disability, or legal source of income. We comply with all federal, state and local laws concerning Fair Housing. We strive to address tenant issues in a manner that avoids even the appearance of a conflict of interest.

Our property manager accepts applicants from any source when there is a current or upcoming vacancy. Mi Casa accepts referrals from transitional housing organizations and social service agencies, but we generally do not advertise.
Our property manager maintains a waitlist. To get on the waitlist, call Kalles Properties at 253-848-9393 and ask to get on Mi Casa’s waitlist. This waitlist is renewed each month. To remain on the waitlist, you need to call back on the first business day of each month.

When a vacancy occurs, our property manager contacts candidates on the waitlist who qualify based on household size, in the order received and invites them to apply. (Mi Casa does not process your application unless we have a vacancy which will fit your household.) Please see our property manager’s website for instructions for submitting an application.

You must meet the following eligibility requirements in addition to our property manager’s company criteria:

- Your family’s combined annual income must not exceed 50 percent of the Pierce County Area Median Income as established by HUD.
- We must verify the social security numbers of all family members.
- The head of household and spouse or co-head of household (regardless of age) and all adults (18 years or older) in your family must sign an Authorization for Release of Information. This allows us to verify the information you have provided and report your information, both initially and annually, to the agencies that support us.
- The unit for which you are applying must be your family’s only residence.
- You must agree to pay the established rent.
- Other general, income, rental, credit, and criminal eligibility requirements as specified in our Screening Policy

We follow the HUD Occupancy Guidebook and HOME Guide for Property Owners in determining eligibility factors such as family size, and income.

If we must reject your application, we will retain your application on file for one year and notify you of the reasons for rejection.

**How is my rent determined?**

We will evaluate your family income when you apply, and each year, thereafter and adjust your rent based on the following criteria:

If your family income has changed, we will adjust your rent so that rent plus utility allowance is 30% of gross household income. If your income has dropped, we will reduce your rent, but we cannot reduce your rent below a minimum which ranges from $490 to $625 per month, depending on type of unit.

If your family income rises above 50 percent, but not above 80 percent, of area median income, then we will set your rent to the Low HOME Rent (generally 15 percent of Area Median Income) as determined by HUD.
If your family income exceeds 80 percent of the area median income, then we must charge you 30 percent of your gross income (less utility allowance).

**Do Mi Casa tenants live here permanently?**

Mi Casa is not transitional housing; it we provide leases and/or month-to-month agreements in accordance with Washington State Landlord-Tenant Law. Tenants may remain in Mi Casa housing as long as they meet the income review requirements and all rules and regulations.

Mi Casa must reserve the right to terminate a tenant’s occupancy for cause – typically failure to abide by the rental agreement – at any time.

**Why does Mi Casa collect and report income?**

Conditions of the grants and loans we received from government agencies to purchase, upgrade and maintain our properties require Mi Casa to collect and report occupancy information each year. Mi Casa also reports occupancy information to the Washington State Department of Revenue each year to qualify for property tax exemptions under RCW 84.36.560.

**What are my responsibilities during the annual review?**

Each year we conduct required income reviews for ALL tenants in Mi Casa properties. Since the COVID pandemic, Mi Casa has been conducting annual reviews by mail, email, and telephone. We will send you a request for information with a checklist and certification (tenant signature), then follow up with any questions we have or additional information we need. Because these reviews are vital to the continuing of our program, it is important that every tenant cooperate to the fullest extent by returning all required information by the requested date and promptly responding quickly to any additional questions we may have.

**How many people can occupy my unit?**

We try to prevent over utilization and inefficient use of our low income housing units. We allow one to three people in our one bedroom units, two to five people in our two bedroom units, and three to seven people in our three bedroom units.

**Are there any other services available to Mi Casa tenants other than housing?**

Mi Casa knows that the tenants sometimes have other needs which are related to their financial situation. Although Mi Casa does not directly provide any services other than housing, Mi Casa will seek to offer information to its tenants concerning services that are available to them in the community. Mi Casa will attempt to keep the information current, but is limited in its ability to maintain and distribute such information. Mi Casa
encourages tenants to reach out to local agencies to inquire about services that might be needed.

**What do Mi Casa tenants do when there is a problem in their apartments? Who should they contact?**

Mi Casa’s property manager will respond to tenants’ questions and problems regarding their units and will oversee the repair and replacement of defective equipment. Tenants are required to submit a work order for any repair. Any problems should be reported immediately.

**Who should a Mi Casa tenant contact in case of an emergency?**

All tenants should contact the property manager in the event of a problem with the apartments. In case of emergency, please call 911 to contact the appropriate emergency services agency (fire, police, etc.).

*We appreciate having you as a tenant. We trust you will treat the property with the same level of care and concern that we have in meeting your needs. If you have further questions, please contact your property manager. They will endeavor to answer or direct you toward an appropriate solution.*
Mi Casa Tenant Screening Policy

Mi Casa does not discriminate based on race, color, religion, national origin, familial status, disability, or legal source of income. In addition, we comply with all federal, state and local laws concerning Fair Housing.

Mi Casa works with tenants to maintain the quality of the homes we manage consistent with the quality of their neighborhoods. To this end, we have a very thorough screening process. We will accept an application that meets the requirements listed on the Property Information sheet and in which all the applicants meet the following qualifications.

Applications must be completed in full by all residents 18 years or over. Multiple applications for a specific property or unit will be processed on a date and time basis. The first complete application will be processed and if approved, the unprocessed screening fees will be refunded.

GENERAL REQUIREMENTS

1. A complete and accurate application with phone numbers will be required. (Incomplete applications will be returned to the applicant.)
2. Each person 18 years of age or older must complete and sign an application, and only the applicants may reside in a property.
3. Applicant must be able to enter a legal and binding contract.
4. Incomplete, inaccurate or falsified information will be grounds for denial.
5. Any applicant currently using illegal drugs or reporting a conviction for the illegal manufacture or distribution of a controlled substance will be denied.
6. Any individual who may constitute a direct threat to the health and safety of any individual, the complex, neighborhood or the property of others will be denied.
7. An application that is insufficient in both Credit and Rental Requirements shall may require an additional security deposit over and above any other security deposit or additional security deposit required.
8. The total security deposit required will be that of the least qualified applicant.
9. The denial of one applicant will result in the denial of the entire application.

INCOME REQUIREMENTS
1. Minimum monthly income must be adequate to pay our minimum rents. The minimum rents we can charge range from $1,635 for a $490 one-bedroom apartment to $2,085 for a $625 3-bedroom unit. Steve, this paragraph is difficult to interpret, should just list the charges $490 for a 1-bedroom, $550 for a 2-bedroom, and $625 for a 3-bedroom.

2. Two current paycheck stubs from the employer will be required. Verifiable income or liquid assets will be required for unemployed applicants. (Verifiable income may mean, but is not limited to: bank accounts, spousal support/child support, trust accounts, Social Security, unemployment, welfare, grants/loans.) Self-employed applicants will be required to show proof of income through copies of the previous year’s tax returns and bank deposits. Self-employed applicants will be verified through the state. A recorded business name or corporate filing will be sufficient to meet verification of employment.

3. If an applicant does not meet income standards, application will be denied.

4. Application will be denied if the legal source of income cannot be verified.

RENTAL REQUIREMENTS

1. One year of verifiable rental or mortgage history from a current third party is required. (Rental references ending 12 months prior to the date of the application will not be considered current.) Home ownership is verified through the county tax assessor. Mortgage payments must be current. Home ownership negotiated through a land sales contract is verified through the contract holder.

2. One eviction will be accepted if the eviction is over one year old and is due to causes outside the control of the applicant such as loss of job, illness, etc. This will require an additional security deposit equal to one month’s rent. Steve, I don’t think Kalles does this – need to check.

3. Rental history demonstrating residency, but not third part rental history, will require a total security deposit increase of an amount equal to one month’s rent or co-signor. Such co-signor must meet all requirements and have a minimum total income of five times the stated rent.

4. If a landlord gives a negative reference or refuses to give a reference, the application will be denied.

CREDIT REQUIREMENTS

1. Reports supplied by applicants will not be accepted.

2. Discharged bankruptcies are acceptable.
3. We will not accept anyone owing money to more than one landlord. If money is owed to one landlord, an additional security deposit equal to one month’s rent will be required. Steve, not sure about this – need to check.

CRIMINAL
Each application will be screened with a search of public records to determine whether the applicant has been convicted of, or pled guilty or no-contest to, any crime. A conviction, guilty plea or no contest plea for the following will be grounds for denial of your application:

1. Any felony, or misdemeanor involving serious injury, death, rape, sex crimes and/or child sex crimes, extensive property damage or drug related offenses involving the sale, manufacture, delivery or possession with intent to sell, or

2. Any misdemeanor involving arson, assault, intimidation, sex crimes, weapons charges or drug related offenses not including sale or manufacture of drugs, where the date or disposition, release or parole has occurred within the last seven years, or

3. Any misdemeanor involving theft, dishonesty, prostitution, and related violations where the date of disposition, release or parole has occurred within the last three years.

Pending charges for any of the above will result in a suspension of the application process until the charges are resolved. Upon resolution, if an appropriate property is still available, the processing of the application will be completed. No property will be held awaiting resolution of pending charges.

We will accept:

1. Domestic violence convictions if 24 months has passed with counseling and with recommendation of caseworker,

2. Drug use where the date of disposition, release or parole has occurred more than three years ago and the application has completed counseling or rehab. We also need the recommendation of a caseworker. (This does not include manufacturing or possession of drugs with intent to sell).

DISABLED ACCESSIBILITY STATEMENT

Mi Casa allows its properties to be modified at the full and complete expense of the disabled person if the disabled person agrees to restore the premises (per Fair Housing guidelines) at their own expense to the pre-modified condition. We require:

- The applicant to seek the landlord’s written approval before making the modifications,
• Reasonable assurances (in writing) that the work will be performed in a workmanlike manner,

• Reasonable details regarding the extent of the work to be done,

• Names of the qualified contractors that will be used,

• Appropriate building permits and the required licenses must be made available for inspection by the landlord, and

• A deposit for restoration may be required.