


## Eligibility and Suitability

### Eligibility

Before applicants are placed on the ACHA Waiting list, all applications are subject to a credit check and a criminal background check. This gives the Housing Authority a look into the potential tenant’s past, helping to reduce liability for the housing authority. Credit reports include lines of credit, collection accounts, bankruptcy processing and other public financial records. Income limits also play a major factor in eligibility for housing.

### Income Eligible

## Alexander County Housing Authority Area Alexander County FY 2022 Income Limits Summary



### FY 2022 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

#### FY 2022 Income Limits Summary

Selecting any of the buttons labeled "Click for More Detail" will display detailed calculation steps for each of the various parameters.

FY 2022 Income Limit Area	Median Family Income <a href="#">Click for More Detail</a>	FY 2022 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
<b>Cape Girardeau, MO-IL MSA</b>	\$78,400	Very Low (50%) Income Limits (\$) <a href="#">Click for More Detail</a>	24,950	28,500	32,050	<b>35,600</b>	38,450	41,300	44,150	47,000
		Extremely Low Income Limits (\$)* <a href="#">Click for More Detail</a>	14,950	18,310	23,030	<b>27,750</b>	32,470	37,190	41,910	46,630
		Low (80%) Income Limits (\$) <a href="#">Click for More Detail</a>	39,900	45,600	51,300	<b>56,950</b>	61,550	66,100	70,650	75,200

**NOTE:** Alexander County is part of the **Cape Girardeau, MO-IL MSA**, so all information presented here applies to all of the **Cape Girardeau, MO-IL MSA**.

The **Cape Girardeau, MO-IL MSA** contains the following areas: Alexander County, IL; Bollinger County, MO; and Cape Girardeau County, MO.

\* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2022 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2022 [Fair Market Rent documentation system](#).

For last year's Median Family Income and Income Limits, please see [here](#):

The nationwide criminal background report includes a search of criminal records, aliases, address histories, Social Security Trace and Validation, and the National Sex Offender. If the applicant has no criminal background history and credit history is satisfactory, the applicant is then placed on the Project Waiting List. Tenants are housed in order of placement on the waiting list. When a vacancy occurs, tenants are pulled from the waitlist starting from the top and working down until a tenant is housed. The waiting lists are computerized and contain information as required by HUD. The waiting list is updated monthly and is maintained at ACHA main office located at 1100 Halliday Avenue, Cairo, IL 62914.

### **Suitability**

All applicants will be evaluated to determine whether, based on their recent behavior, such behavior could reasonably be expected to result in noncompliance with the housing lease. ACHA will look at past conduct as an indicator for future conduct. Emphasis will be placed on whether an applicant's admission could reasonably be expected to have a detrimental effect on the development's environment, other tenants, ACHA employees or other people residing in the immediate vicinity of the property. With that, eligible applicants could be denied admission if they fail to meet the suitability criteria.