

Eligibility and Suitability

Eligibility

Before applicants are placed on the ACHA Waiting list, all applications are reviewed for completeness and for income eligibility. If the application is complete and the tenant's income qualifies, prospective tenants are placed on the waiting list in order of the date of their application. The most recent HUD income limits are included on this website page.

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.

Once selected from the waiting list, a prospective resident is 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. The nationwide criminal background report includes a search of criminal records, aliases, address histories, Social Security Trace and Validation, and the National Sex Offender.

Suitability

If the applicant has no criminal background history and credit history is satisfactory, the prospective resident is 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. After selection from the waiting list, if a prospective resident is eligible and suitable, the resident will be placed in the next available apartment.