



## TENANT SELECTION POLICY

### For Rental Homes

#### Eligibility Criteria

1. Household Income:
  - There is a required **household income limit** to rent homes developed with funding assistance from the Maine State Housing Authority, which these rental homes are. It is a specific percentage of the family median income (FMI) for Hancock County, as assessed by the Department of Housing and Urban Development. The FMI is adjusted for family size and is updated each year. The percentage of FMI for the CIRT rental units becoming available on Great Cranberry Island and Islesford is 120% of FMI. The below maximum household incomes were established in spring 2025; although FMI for 2026 is not out yet, it will be set slightly higher over the next couple months.
  - For a single individual the maximum household income is \$81,288. For a household of two it is \$92,544. For three, \$104,112. For four, \$115,680. For five, \$124,934. For six, \$134,189.
  - Household income levels are verified prior to signing an initial lease; thereafter, they are not monitored.
2. Financial viability
  - Household has income that is at least three times the monthly rent amount.
  - Household does not have a debt load that would affect the ability to pay rent.
3. Appropriate house size: Household size is a good match for the size of the house
4. Year-round occupancy – applicant is committed by lease to live in the CIRT house year-round (at least 11 months of the calendar year).

**Selection Factors to Consider:** The following do not determine basic eligibility to rent a CIRT house. They are intended to improve the likelihood that selected applicants will advance the CIRT mission of helping to nurture and sustain a vibrant island community. These are *preferences* which will guide the selection process. They are not *requirements*. Some

successful applicants may not meet all criteria. They will also assist applicants in examining their desire to live year-round in a small island community.

1. Applicant currently lives or works year-round on the Cranberry Islands.
2. Applicant has school-aged children.
3. Applicant has abilities and skills that are important for the year-round sustainability of the island community.
4. Applicant has desire to participate in and contribute to the life of the island.
5. Applicant is resourceful and flexible and can thrive living in a small, isolated community, with a two-room elementary school house, connected to the mainland by a ferry that is weather-dependent – it may not run, or may only run three times a day in the winter.

### **Selection Process**

1. CIRT announces a rental house opening on its website and through public information channels (flier, poster, Cranberry Isles Information Page on Facebook). Folks are directed to the CIRT website for full information and application form, with a deadline for application.
2. Application form can be downloaded from or filled out directly on the website.
3. A Tenant Selection Team made up of members of the CIRT Homes & Families Committee and a number of community members, will be appointed by the President.
4. Selection Team screens applications for basic eligibility; applicants who do not meet the eligibility requirements are informed.
5. Selection Team considers additional selection factors for applicants meeting eligibility requirements. Applicants are interviewed by the Selection Team for clarifying information and to ensure they have a full picture of year-round life on the Cranberry Islands.
6. If the Selection Team is unable to decide between two or more eligible applicants, the decision is made by lottery (picking a name out of a hat) in a manner that is deemed transparent and fair by the applicants.
7. The Selection Team recommends the successful applicant to the Homes and Families Committee. The H&F Committee endorses the recommendation to the full Board for a final vote or vetoes the selection and the Selection Team is tasked with redoing the selection process. The Board has the final vote.
8. Successful and unsuccessful applicants are notified.
9. Unsuccessful, but otherwise eligible, applicants are notified by CIRT when another vacancy is available and they can apply again if still interested
10. CIRT reserves the right to decline any or all applications based on incompleteness, lack of sufficiently meeting eligibility and selection factors, change in availability of home, income upon verification is higher than requirements for the house, or other factors CIRT deems relevant. In case of denial, CIRT will notify applicant via email and letter that they were not selected.