



## ATTACHMENT A

### WEST GATEWAY PLACE RESIDENT SELECTION CRITERIA

West Gateway Place will be a 77- unit multi-family housing complex in the City of West Sacramento. The property will consist of 1, 2 and 3-bedroom units and will feature a furnished community room. The units will include Energy Star appliances, microwaves, refrigerators, electric stoves, disposal, etc. All units will be rented to households earning between 30%-60% of the area median income (AMI).

The community will include 31 one-bedroom apartments, 23 two-bedroom apartments, and 23 three-bedroom apartments. The community features, convenient resident laundry facilities, a leasing office, and a multipurpose room, with kitchen, restrooms, and a computer area. Outdoor areas include a BBQ Area, Tot Lot, , and many residents will enjoy private balconies/patios. Resident services will be managed by Jamboree's Community Impact Group (Resident Services).

#### **Application Processing and Policy on Non-discrimination**

With respect to the treatment of applicants, all prospects will be processed for qualification in the order received. Units will be rented on a first qualified basis. The Management Agent will not discriminate against any individual or family because of race, color, creed, national or ethnic origin or ancestry, religion, sex, sexual preference, gender identity, age, disability, handicap, military status, source of income, marital status or presence of children in a household, acquired immune deficiency syndrome (AIDS) or AIDS-related conditions (ARC), or any other arbitrary basis. No criteria will be applied or information considered pertaining to an attribute of behavior that may be imputed by some to a particular group or category. All criteria shall be applied equitably and all information considered on an applicant shall be related solely to the attributes and behavior of individual members of the household as they may affect residency.

Due to the low income nature of the residents housed at affordable communities, like West Gateway Place, many applicants have no or negative credit. Accordingly, we cannot rely on FICO or other customarily used credit scoring devices when assessing an applicant's credit worthiness. Although applications with collection accounts which exceed \$5,000, foreclosures, bankruptcies and repossessions may be the basis for denial of applicants, we apply a holistic approach to review credit reports and consider mitigating circumstances including domestic issues, recent job losses, disproportional housing cost to income ratios and student loan or medical debt situations before making rental decisions.



## **Reasonable Accommodations**

Reasonable accommodations will be made to meet the needs of disabled applicants, including applicants with both physical and/or mental disabilities.

Management will apply the same screening criteria to all applicants. However, management is obligated to offer qualified applicants with disabilities additional consideration in the application of rules, practices, or services and structural alterations if said accommodation will enable an otherwise eligible applicant or tenant with a disability an equal opportunity to access and enjoy the housing program. Management is not, however, required to make a reasonable accommodation or physical modification if the accommodation or modification will result in an undue financial burden to the property or if it requires management to alter or change a basic component of the housing program.

If applicant has a physical or mental disability, and as a result of this disability there are reasonable accommodations that should be considered in the application, please attach a note to the application describing the reasonable accommodation(s) you are requesting and why they should be considered in your application. An applicant may be asked to fill out a Reasonable Accommodation Request form upon receipt of the application and further information may be required from a certified medical provider to verify need for reasonable accommodations.

If as a result of a disability an applicant need changes in the way management communicate with you, please contact us by calling The John Stewart Company at **(916) 561-0323**, **faxing us at (916) 561-0326**, or visit the leasing office and inform management what change are needed. This can include requests for notices and application in large print, for those with a visual impairment, or to have applications sent to those with mobility impairments.

The information provided below is a summary of the Rental Application process of West Gateway Place. If an applicant has any questions they can contact The John Stewart Company (JSCO), the management company at: **(916) 561-0323**.

## **Program Eligibility Requirements**

1. Property management staff must be aware of public funding regulatory provisions as they relate to the on-site occupancy and eligibility requirements, focusing on residents and their needs as they relate to unit size, Maximum Allowable Income Limits, and Maximum Allowable Rents as defined by the applicable Tax Credit Allocation Committee (TCAC), the City of West Sacramento Regulatory Agreement, and the HCD Regulatory Agreements, and other funding source requirements.
2. Prospective tenants will be qualified under all applicable guidelines, including those required by the applicable Tax Credit Allocation Committee



(TCAC), the City of West Sacramento Regulatory Agreements, HCD regulatory agreements, and other funding source requirements.

3. Property management staff will be responsible for processing initial eligibility and income forms, applications and other records relevant to this function.

**OCCUPANCY STANDARDS**

a) Units will be occupied in accordance with the following standards:

UNIT SIZE	MINIMUM	MAXIMUM
1 Bedroom	1	3
2 Bedroom	2	5
3 Bedroom	4	7

b) Every household resident will be counted when determining unit size. This includes household members in the military or at school; anyone that will occupy the unit during the upcoming 12 months.

c) The head of household must be 18 years of age or older, unless he or she is an emancipated minor. All household members, age 18 years or over, and emancipated minors, must sign the appropriate consent forms and comply with the verification process.

d) Applicants must be able to maintain the housing unit in accordance with local health standards, with or without assistance.

e) All applicants must have a valid Social Security Number and legal photo ID. Birth certificates and/or proof of guardianship will be required of dependent minors.

f) Personal care attendants may be given a separate bedroom.

g) Assigned unit must be household’s primary place of residency.

h) Total Household Income cannot exceed 60% of the area median income.

**AFFORDABLE UNITS: (subject to change)**

# of Units	Unit Size	Gross Rent*	AMI %	1 Person Max Income	2 Person Max Income	3 Person Max Income	4 Person Max Income	5 Person Max Income	6 Person Max Income	7 Person Max Income



2	1	\$417	30%	\$15,570	\$17,790	\$20,010				
7	1	\$625	45%	\$23,355	\$26,685	\$30,015				
22	1	\$695	50%	\$25,950	\$29,650	\$33,350				
3	2	\$500	30%		\$17,790	\$20,010	\$22,230	\$24,030		
7	2	\$750	45%		\$26,685	\$30,015	\$33,345	\$36,045		
3	2	\$833	50%		\$29,650	\$33,350	\$37,050	\$40,050		
9	2	\$1,000	60%		\$35,580	\$40,020	\$44,460	\$48,060		
3	3	\$578	30%				\$22,230	\$24,030	\$25,800	\$27,570
5	3	\$867	45%				\$33,345	\$36,045	\$38,700	\$41,355
6	3	\$963	50%				\$37,050	\$40,050	\$43,000	\$45,950
9	3	\$1,156	60%				\$44,460	\$48,060	\$51,600	\$55,140

**\*approximate rental rates based upon current income limits published by U.S. Departments of Housing and Urban Development.**

**\*\* Additionally there is one 2-bedroom staff unit**

All applicants must meet certain underwriting guidelines. This project is subject to the requirements of several funding sources that have made it feasible. The above information reflects these requirements to the best of management’s knowledge at this time but is subject to change if required for compliance with law, regulations or policy changes.

**VERIFICATION PROCESS**

A. Financial

1. All income will be verified in writing by the income source indicated on income certification form.
2. All assets, including bank accounts, will be verified in writing.
3. Upon initial occupancy, resident's income cannot exceed 60% of the area median income as published annually by the U. S. Department of Housing and Urban Development and The California Tax Credit Allocation Committee.
4. Applicants with Section 8 certificates and vouchers will be processed under the same criteria.



5. To protect the property from rent charge loss or delinquency, in units not receiving tenants based voucher assistance household's rent obligation cannot exceed more than 50% of their household's combined monthly income.
6. Third-party income verification will be required from all sources, including but not limited to:
  - a. Employment, Self-Employment
  - b. Savings and checking
  - c. Pension
  - d. Disability
  - e. Asset verification, property, home, stocks, bonds, annuities, IRA, etc.
  - f. Government assistance, A.F.D.C., food stamps, etc.
  - g. Social Security
  - h. Child Support/Alimony
  - i. Non-Tuition Financial Aid.
7. Income calculations are based on the applicant's annual gross (anticipated) income for the following 12 months. Annual gross income includes income from any and all assets.
8. A credit reference will be required for all household members over eighteen years of age covering the last seven years.
9. A check will be made of criminal conviction records for all adult Applicants of the household. Reports for the past seven (7) years will be obtained from local and/or state records and may also include local Police records. If the Applicant has resided in a state other than California and has a past felony conviction, a report will be required from that state or federal organization.
  - a. Serious felony offenses and/or continued and ongoing criminal activity will be grounds for rejection if such offenses involve physical violence to persons or property, domestic violence, sexual abuse, illegal weapons possession, assault or any other serious violent crime.
  - b. Reports for the past seven (7) years will be obtained from local and/or state records and may also include local Police records for the manufacturing or sales of narcotics.
  - c. The nature, severity and time lapsed of the offenses and/or ongoing criminal activity will be considered when reviewing the Applicant and only those offenses potentially impacting the safety and security of residents, visitors, employees and property will be considered. Arrests alone will not be considered grounds for rejection, but the conduct underlying arrests may constitute such grounds if criminal activity is indicated by related arrest reports, witness statements and/or other relevant documentation.



10. At the request of an applicant, a reasonable accommodation request will be considered. In addition, with the approval of the applicant, the referring case manager will be given an opportunity to appeal any application denied based upon mitigating circumstances. However, all applicants will have to demonstrate that they meet program requirements and can live successfully in a new housing environment.

#### 11. History of Responsible Tenancy, Behavior and Conduct

Current landlord references will be obtained. Previous landlords during the past five years may also be contacted. Landlord references will help determine rental history including but not limited to non-payment of rent, repeated disruptive behavior, and chronic late rent payments. A determination will be made regarding whether or not the applicant has demonstrated a record of conduct which could constitute a material violation of West Gateway Place Occupancy Agreement provisions or applicable tenancy law. If such a record of violations is documented, that will be considered grounds for a determination of ineligibility. Evictions that are three years or older will not be grounds for ineligibility. One eviction and Unlawful Detainer within the last three years may be grounds for ineligibility.

If landlord references are not available, applicants will be asked to provide as much information as possible regarding where they have been living for the past three years. On a case by case basis, if sufficient landlord references are not available staff may require written references of social workers or others involved with the applicant in a professional capacity. Based upon these references, staff will decide if the applicant has demonstrated an ability and willingness to live peacefully with neighbors and refrain from behavior that jeopardizes the safety, security and peaceful enjoyment of the community. The level of support an applicant has, transitional living programs completed, and the appropriateness of an applicant's needs with the services offered will be considered.

### **WAITING LIST**

#### **Offer of Apartment:**

Applicants will be offered only two apartments. Mitigating circumstances may be taken into account, such as an emergency situation or hospitalization. In such a case, if an applicant cannot accept an apartment during the initial lease-up of the building, the applicant would be placed on the waitlist in chronological order.

- a. Applicants will be added to the waiting list on an as needed basis and will be maintained by JSCo.
- b. When the 30-day notice is received by management, it will be the responsibility of the manager to contact the next person on the waiting list.



- c. If the applicant on the waiting list rejects the two units offered to him/her it is considered to be a withdrawal of the application by the applicant.

**General:**

- a. All applicants will be initially interviewed by the site administrator or a representative of the management agent.
- b. It will be the responsibility of the site administrator or management agent to inform the applicant in writing of rejection or approval.
- c. Management will notify applicants who are rejected, in writing, and the applicants will be informed of their option to appeal this decision. With the approval of the applicant, the referring case manager will also be notified.

**Denied Applicants:**

- A. Applications may be denied for any of the following:
  1. Failure to present all members of the household at the interview prior to completion of initial certification.
  2. Blatant disrespect, disruptive or anti-social behavior toward management, the property, or other residents exhibited by an applicant or family member any time prior to move-in (or demonstrable history of such behavior);
  3. A negative landlord or other reference, encompassing failure to comply with the lease, poor housekeeping habits or eviction for cause; other than monetary reasons.
  4. A negative credit report, where applicants has repeatedly failed to meet their credit obligations more than \$5000 of collection accounts.
  5. Felony conviction (The nature, severity and time lapsed of the offenses and/or ongoing criminal activity will be considered when reviewing the Applicant and only those offenses potentially impacting the safety and security of residents, visitors, employees and property will be considered);
  6. Rent exceeding 50% of monthly income without a demonstrated ability to pay on units not covered by a project based voucher.
  6. Falsification of any information on the application;
  7. Family size that does not conform to the stated minimum and maximum sizes;
  8. Income exceeding the area median based upon income limits established at the property;



9. If applicable, failure to meet any obligation under the Section 8 rental assistance program.

**B. Personal History:**

1. A history of violent or abusive behavior (physical or verbal), in which anyone in the applicant's household was determined to be the offender.
2. Current abuse of alcohol or use of illegal drugs.
3. Other good cause, including, but not limited to, failure to meet any resident selection criteria in this document.

- C. All denied applicants will have the right to appeal the decision. The appeal must be received by the administrator or managing agent no later than fourteen (14) days after the rejection letter is received. Within three (3) working days of receipt of an appeal, the appeal will then be forward to the Director of Compliance or the Regional Manager of the John Stewart Company

**Fair Housing:**

The property will comply with all federal, state and local fair housing and civil right laws and will all equal opportunity requirements.

**Policy on Privacy:**

The privacy of applicants will be guarded as conferred by the Federal Privacy Act of 1974.

This in no way limits the management's ability to collect information that needed to determine eligibility, compute rent, or determine an applicant's suitability for tenancy.

**Pet Policy:**

Residents may not keep any type of pet on the premises, with the exceptions of those persons with disabilities requiring service animals, as otherwise required by law.

**ACCESSIBLE UNITS**

Some units are adaptable to meet the needs of residents with disabilities, as defined by the California Building Code.

Six (6) units are accessible for residents with mobility impairments and three (3) are accessible for communication impairments. Preference will be given to applicants who require a unit with the specific design features offered in accessible units in the development. All reasonable efforts will be made to rent accessible units to applicants who require or who could benefit from such units.





In the case of an accessible unit, when no qualified household has applied that requires the design features offered, then the unit will be offered to the next qualified household. This applicant will be required to complete a Lease Addendum form, whereby they agree to transfer to a non-accessible unit within the development should a tenant or applicant require an accessible unit.

The addendum states:

“Resident acknowledges that the unit now occupied by Resident was specifically designed and adapted for occupancy for persons living with mobility, visual and hearing impairments needing accessible units. Resident further acknowledges that Resident does not need an accessible unit and that Management retains the right to allocate accessible units to those who have the greatest needs for units. Resident agrees that should another existing resident, or applicant, need an accessible unit that Resident, will upon (30) days written notice from Management, move to a different dwelling unit of comparable size and rent. Failure to accept or move to the offered unit shall be deemed material non-compliance with this Occupancy Agreement and be cause for termination of the Agreement.”

If after occupying the accessible unit, the physical condition of a member of the household changes and a household member would then benefit from continued occupancy in the accessible unit, the household would not be required to move.

Failure to accept or move to the offered unit shall be deemed material non-compliance with the lease and would be cause for termination of tenancy.

### **Unit Transfers**

Management will strive to transfer Residents for medical necessity or to correct under-or over-occupancy, as appropriate units become available.

Transfers to same-size units are not permitted unless determined by Management to be a medical necessity. Proper documentation through a Reasonable Accommodation process will be required for medically-based transfers.

Residents will be transferred to units of the bedroom size appropriate for their family, based upon eligibility and income limits.

Transfer requests must be made in writing, and will be placed on a unit transfer list according to date received.