



SEVEN DIRECTIONS APARTMENTS RESIDENT SELECTION CRITERIA

A. Project Description

Seven Directions Apartments is a 36-unit affordable apartment complex located at 2946 International Boulevard in Oakland. The five-story building includes studio, 1-, 2- 3-, and 4-bedroom apartments (each unit will have private outdoor space – either a deck or patio – overlooking common areas) (nine of the 2- and 3-bedroom units are ADA accessible), 31 residential parking spaces (within a garage), a community room available to residents as well as local community groups, and a health clinic (operated by Native American Health Center) on the second floor. Other amenities include onsite management and maintenance, laundry facilities, a “contemplative court,” and a recreational court.

Seven Directions Apartments is a new construction of affordable multi-family permanent rental housing for extremely low and very low-income families. The project is developed and managed by East Bay Asian Local Development Corporation and financed through the Low Income Housing Tax Credit Program, State of California Multifamily Housing Program, and funds from the City of Oakland Redevelopment Agency. All units are subject to the rent restrictions and program regulations set forth by the California Tax Credit Allocation Committee and Department of Housing and Community Development of the State of California, as well as other applicable funder requirements.

B. Size and Type of Units

The following table shows the number of units of each size to be rented to households whose income does not exceed the specified percentages of area median income (AMI) as required by Regulatory Agreement:

	Square ft.	30% AMI	35% AMI	50% AMI	55% AMI	60% AMI	Total Units
0 bedroom/1 bathroom	430	2	0	0	0	0	2
1 bedroom/1 bathroom	515	0	0	1	1	0	2
2 bedroom/1 bathroom	680-995	5	2	3	6	1	17
3 bedroom/2 bathroom	1130-1320	6	0	3	2	2	13
4 bedroom/2.5 bathroom	1570	0	0	1	0	0	1
<i>Total Units:</i>		13	2	8	9	3	35

**One 2-bedroom unit is set aside as a manager unit.*

Eighteen of the units have project-based vouchers from Section 8; households living in these units must be approved by the Oakland Housing Authority, as well as by EBALDC staff.



C. Rents

Initial monthly rent to be paid by (non-Section 8) residents will be as follows:

	30% AMI	35% AMI	50% AMI	55% AMI	60% AMI
0 bedrooms	\$423	N/A	N/A	N/A	N/A
1 bedrooms	N/A	N/A	\$773	\$854	N/A
2 bedrooms	Sec. 8 only	\$637	\$927	\$1,024	\$1,121
3 bedrooms	\$620	N/A	Sec. 8 only	Sec. 8 only	\$1,292
4 bedrooms	N/A	N/A	\$1,187	N/A	N/A

The rents listed above represent the tenant's monthly payment, not including any applicable utility allowance. The current utility allowances (from the Oakland Housing Authority) are as follows:

<i>Tenants' Responsibility:</i>	0 bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
<i>Electricity (Energy Efficient), Electric Space Heating, Electric Cooking</i>	\$29	\$34	\$41	\$51	\$61

D. Income Limits

1. The applicant household must be able to afford the financial responsibility of meeting each month's rental charges. To protect Seven Directions Apartments from rent loss or delinquency, persons spending more than 50% of their household's combined gross monthly income for rent will not be accepted.
2. In order to be eligible for a unit at the Seven Directions Apartments, the household income must not exceed 30%, 35%, 50%, 55%, or 60% of the Area Median Income (AMI,) depending on the income restriction for the unit for which they are applying.
3. 2008 Income limits for Alameda County are:

Size of Household	30% AMI	35% AMI	50% AMI	55% AMI	60% AMI
1 person	\$18,090	\$21,105	\$30,150	\$33,165	\$36,180
2 persons	\$20,670	\$24,115	\$34,450	\$37,895	\$41,340
3 persons	\$23,250	\$27,125	\$38,750	\$42,625	\$46,500
4 persons	\$25,830	\$30,135	\$43,050	\$47,355	\$51,660
5 persons	\$27,900	\$32,550	\$46,500	\$51,150	\$55,800
6 persons	\$29,970	\$34,965	\$49,950	\$54,945	\$59,940
7 persons	\$32,040	\$37,380	\$53,400	\$58,740	\$64,080

These income guidelines are subject to change annually.

4. Unborn children are counted as members of the household for purposes of computing household size for income certification purposes. Live in care attendants and foster children are not counted as members of the household for purposes of computing household size for income certification purposes but may be counted in allocating unit size.

E. Occupancy

Units will be occupied according to the following standards:

Unit Size	Minimum	Maximum
0 bedroom	1	2
1 bedroom	1	3
2 bedroom	2	5
3 bedroom	4	7
4 bedroom	6	9

Unborn children and live in care attendants may be counted for purposes of assigning unit size.

Nine of the 2- and 3-bedroom units are ADA-accessible. People with disabilities requiring accessible features will receive priority for these accessible units.

F. Policy on Nondiscrimination

With respect to the treatment of applicants, the Sponsor and Managing Agent will comply with the provisions of Federal, State and Local law prohibiting discrimination in the lease or rental or in the use, occupancy or tenure of enjoyment of Seven Directions Apartments, or any part thereof, on the basis of race, color, national origin, ancestry, religion, gender, disability, age, sexual orientation, marital status, source of income, medical condition, or familial status, or on the basis of their receipt of, or eligibility for, housing assistance programs.

Reasonable accommodations/modifications will be offered to all persons who request an accommodation or modification due to disability and who provide appropriate verification of need for the requested accommodation or modification at any time during the application, resident selection and rent up process.

All rental advertisements and information sheets shall display the Equal Housing Opportunity logo or the phrase "Equal Housing Opportunity," as well as the handicap-accessible logo.

The on-site project office will have a Fair Housing poster in English and Spanish that will be conspicuously displayed in the rental office.

G. Initial Application Procedure (for non-Project Based Voucher Applicants)

1. Seven Directions Apartments will advertise the opening of the waiting list following the community outreach procedures listed above. The dates during which applications will be accepted will be advertised.
2. Applications will be distributed through the East Bay Asian Local Development Corporation website (www.ebaldc.org), by mail, from the East Bay Asian Local Development Corporation office, by e-mail, and from the Seven Directions Apartments Office. As each application is received, it will be logged and filed according to date and time. Applicants will be informed by mail of their eligibility status.
3. The application will request the following information: names of all household members; current address and phone number; student status; residence history for the past five years; total income and assets; and felony and eviction history.
4. All applications received during the period advertised will be pooled, assigned a reference number, and applications will be selected by lottery and assigned a place on the interview and waiting list.
5. Applications that do not show sufficient income to pay rent (gross income at least double the monthly rent) will be notified of their rejection by mail. They will be given an opportunity to appeal, showing proof of adequate income, or may request to remain on the waiting list in anticipation of future adequate income. Applicants requesting to remain on the waiting list will be placed at the bottom of the list. If they do not have adequate income or are unwilling to accept a unit when their name again comes to the top of the list, they will be removed from the waiting list.
6. Applicants whose applications indicate sufficient income to pay rent (gross income at least double the monthly rent) will be contacted by mail or telephone for a scheduled interview, at which time they will be asked to complete an updated application, if necessary.
7. All eligible applicants who do not receive initial offers of housing will be placed on a waiting list. The waiting list will be categorized according to household size, number of bedrooms desired, and interest in units renting at 30%, 35%, 50%, 55%, and 60% of AMI.
8. When the Property Manager estimates that an appropriate unit may be available within the next three months, the top three eligible applicant households for that size unit will be invited to an interview and asked to submit updated information to determine eligibility. In order to maintain the lowest possible vacancy rate, the Property Manager will attempt at all times to have a pool of applicants whose eligibility is finalized and who are prepared to accept an offer of an apartment.
9. The waiting list will be updated annually. Applicants are responsible for providing up-to-date contact information.

H. Initial Application Procedure (for Section 8 Project Based Voucher Applicants)

1. Oakland Housing Authority will provide Seven Directions Apartments with a Section 8 Housing Choice Vouchers waiting list.
2. Seven Directions will mail an initial application to these people with instruction to return a completed application before a deadline.
3. A lottery will be held to determine the order in which the applications are evaluated. This pool of applicants, in such order, will form a site-based waitlist. Vacancies in the future will be filled by applicants from this site-based waitlist.
4. Applicants must meet the same income/other eligibility criteria as other applicants, with the exception of minimum income.
5. If the applicant passes Seven Directions' criteria, the application, income data, and ID forms will be passed to Oakland Housing Authority.
6. Oakland Housing Authority will perform its qualification process and notify Seven Directions of the tenant's eligibility. Oakland Housing Authority also will notify the applicant, who will fill out application and attend Section 8 briefing (30 days).
7. Assuming that the applicant passes Oakland Housing Authority's screening process, Seven Directions will notify him/her that s/he qualifies for a Section 8 voucher to be used at Seven Directions.

I. Interview and Final Selection Criteria

At the time of the interview, all adult members of the family must be in attendance. They will be asked to bring prior three months' pay stubs, if employed, and information on where to verify income sources, assets, and previous rental history. Other documents or identification to determine family members may be requested. During the interview, the Property Manager will clarify any information provided by the applicant household and answer questions regarding admission procedures. At the interview the following items will be completed:

1. A Tenant Income Certification Questionnaire form.
2. All income will be verified in writing from the income source on appropriate income verification forms. For recipients of Social Security income or public assistance, current Notice of Action letters of Statement of Benefits will be accepted.
3. All assets, including bank accounts, will be verified in writing from the financial institution, unless the household signs an affidavit verifying its combined assets total less than \$5,000.
4. Both the current and previous landlords will be contacted by mail for information concerning the history of complying with lease requirements, payment records, destruction of property or interference with the rights of others, unhealthy or unsanitary conditions.
5. Applicants will be asked to verify their student status to ensure compliance with tax credit requirements.

6. A credit report indicating financial responsibilities and a comprehensive unlawful detainer check, as well as a criminal record search, will be obtained for each adult applicant (a fee of \$30.95 will be charged for each report). Unless satisfactorily explained, there must be no outstanding judgments or delinquencies to make the credit report acceptable. An eviction within the past three years may be grounds for rejection. A felony conviction will be viewed negatively and may be grounds for rejection. An applicant will not be rejected for having no credit history. Management will consider appeals based on family circumstances that no longer apply.
7. Applicant must show demonstrated ability to meet all monthly financial obligations and pay the asking rent. An applicant will not be rejected for lack of a previous rent paying history.
8. Applicants who do not meet minimum income requirements will be rejected. An applicant may request to remain on the waiting list to be reconsidered at a future time. All applicants requesting to remain on the waiting list will be placed at the bottom of the waiting list. If the applicant is not qualified or unavailable for move in at the time their name comes to the top of the waiting list, they will be dropped from the list.
9. All applicant files will be reviewed for compliance with tax credit and other applicable regulations before a unit is offered or a lease is signed.

J. Rejection and Appeal Process

1. Applicants may be rejected for any of the following:
 - a. Failure to present all members of the applicant's household at the full family interview (or some other time acceptable to the Managing Agent);
 - b. Blatant disrespect, disruptive or antisocial behavior toward the Managing Agent, the Development or other residents exhibited by an applicant or family member any time prior to move-in (or a demonstrable history of such behavior);
 - c. A negative landlord recommendation, encompassing failure to comply with the lease, poor payment history, poor housekeeping habits, crimes of violence to persons, destruction or theft of property, sales of narcotics, eviction for cause or other criminal acts which would adversely affect the health, safety, or welfare of other tenants.
 - d. A criminal arrest record for crimes of violence to persons, child molestation, destruction or theft of property, sales of narcotics or other criminal acts which would adversely affect the health, safety, or welfare of other tenants.
 - e. A negative credit report, including unlawful detainer action.
 - f. Falsification of any information on the application.
 - g. An applicant whose eligibility income does not meet the minimum or exceeds the maximum allowed by program regulations and Seven Directions Apartments policy.
 - h. An applicant whose family composition does not meet the established occupancy standards.
 - i. An applicant is a full-time student who does not meet any of the exceptions permitted under Section 42 of the I.R.S. Code.
 - j. An applicant who fails to update the application for the waiting list when requested.

- k. If an applicant declines an apartment when notified, the applicant will be removed from the waiting list.
 - l. Other good cause.
2. Written notice will be sent advising applicants of their final eligibility status. All applicants will be advised that they may appeal the decision on their application and be given a deadline in which to do so. The notice will include their right to request reasonable accommodation for a disability. Residents rejected due to information obtained from the credit / background check will be notified per the requirements of the Fair Credit Reporting Act.
 3. If an applicant is rejected by Seven Directions Apartments, the applicant has 10 days to appeal or to request, in writing, a meeting with the Director of Property Management to discuss the rejection. If the applicant is not satisfied with the decision of the Director of Property Management, they may request an appeal to the Executive Director. Such an appeal must be made in writing

K. General Guidelines

1. An applicant must complete and sign an application in order to be considered for admission for housing.
2. Submission of an application and attendance at an interview do not indicate the offer of a unit or acceptance for housing. Formal determination of eligibility will be made when an appropriate unit is available and all information is verified.
3. As a condition of admission, applicant shall execute any releases and consents authorizing any private sources of income, or any federal, state, or local agency, to furnish or release to Management such information as Management and the applicable program regulations determine to be necessary.
4. Seven Directions Apartments will accept Section 8 Certificates and Vouchers.
5. Security deposit equal to one month's rent will be required.
6. No animal, bird, or other pet will be kept on the premises, except:
 - a) service or companion animals needed by disabled persons, and
 - b) approved pets that meet the following conditions:
 - a maximum of two caged birds are allowed;
 - fish or reptiles must be contained in a 20-gallon or smaller container;
 - all animals must be legal within the state of California.

All animals are subject to reasonable conduct including no excessive noise and owner responsibility for cleanliness.