

Resident Selection Criteria

for

Cornerstone, a Mutual Housing and Habitat for Humanity Community

Cornerstone, a Mutual Housing and Habitat for Humanity Community (“the Property”) is a 108-unit affordable housing community for individuals and families. Sixteen of the 108 units will be filled through Coordinated Entry via Continuum of Care (CoC) designated Service Provider(s) and will be subject to the requirements of the federal Project-Based Section 8 Program (“Coordinated Entry Units”). These Resident Selection Criteria address the application process and eligibility requirements controlled by the owner of the Property for both the Coordinated Entry Units and the non-referral Units. Referrals from Coordinated Entry Service Provider(s) are not within the control of the owner.

All units are governed and made affordable by the Low-Income Housing Tax Credit (“LIHTC”) Program and through the issuance of Multifamily Housing Revenue Bonds. The Property has also received funding through the HOME Investment Partnership Program, the Neighborhood Stabilization Program, Affordable Housing Funds, and Housing Trust Funds. It is the intent of the owner of the Property and its managing agent that these Resident Selection Criteria (“RSC”) comply with the terms of all applicable local, state, and federal funding programs, regulatory agreements, and governing agencies. These RSC may be modified to the extent required to bring the RSC into compliance with the requirements of applicable funding sources.

The Property is located at 4550 Le Donne Dr., Sacramento, CA 95823 and consists of one-, two-, and three-bedroom units. The Coordinated Entry Units include eight one-bedroom, four two-bedroom and four three-bedroom units.

Application

The term “Applicant,” as used herein, is meant to reflect both the singular and plural use of the word. “Applicant” may mean all members of the household applying for occupancy as a group, or each member of the household individually regardless of age. To apply:

- ❖ To access an application, please visit our website at www.cornerstonemutualhousing.com and click on the application link; and
- ❖ Enter all requested household information as accurately as possible for all Household members.
- ❖ The head of household (“HOH”) must be 18 years of age or older at the time of application or an emancipated minor.
- ❖ Online applications will be date and time stamp upon submission.
- ❖ There is an application processing fee of \$35.00 per person who is aged 18 years and older.

Please call our leasing office message lines at **(916) 403-5200** or cornerstone@mutualhousing.com for more information, questions, assistance in completing the online application, scheduling an appointment to use our computer lab, and for third-party language assistance.



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Maximum Income and Rent Limits

Occupancy is restricted to households with annual income at or below the applicable area median income (AMI), based on area income figures published annually by HUD, HCD, CTCAC, or SHRA. The most restrictive AMI criteria for a particular unit will be used.

Income Limits Per Household Size	Rent Limits/Range Per Bedroom Size
AMI %	AMI %
30	30
40	40
50	50
60	60

Occupancy Standards

For all units, the minimum and maximum number of occupants permitted are set forth in the table below. Management may change the occupancy limits during the lease term if changes in program requirements, laws, ordinances or regulations make such a change necessary or if required as a reasonable accommodation.

<u>Bedroom Size</u>	<u>Minimum Persons</u>	<u>Maximum Persons</u>
1 Bedroom	1	3
2 Bedrooms	2	5
3 Bedrooms	4	7
4 Bedrooms	5	9

1. When counting household members for occupancy (unit size), include:
 - a. All full-time members of the household
 - b. Unborn children
 - c. Foster Children/Adults
 - d. Live-in Aides



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2. A Live-In Aide will be allowed to live in a unit if necessary as an accommodation for a disability and the additional individual does not exceed the occupancy standards.
3. The unit assigned must be all occupants' sole place of residency.
4. Additions to the household shall require that the entire household be re-qualified at the initial income limit.

Threshold Eligibility for Coordinated Entry Units

The sixteen Coordinated Entry Units are designated as permanent supportive housing. These units will be reserved for households coming out of homelessness and referred through Direct Supportive Service Provider(s). All permanent supportive housing vacancies will be filled (both at lease-up and during continuing operations) only by referrals from the Continuum of Care Coordinated Entry System (CES) for Sacramento County. Coordinated Entry Referral Sources will provide documentation to demonstrate that the Applicant meets the criteria for homelessness. The referral by CES will take the place of a landlord reference required in this Resident Selection Criteria. Units reserved for referrals are not subject to the Property's waitlist provisions.

Lottery

For applicants who are not coming through Coordinated Entry Referral Sources, the method of selecting initial residents at the Property will be from a lottery system. Applicants will be selected and interviewed in lottery number order. All applicants must be income eligible under the requirements of the applicable funding sources associated with the Property. The application contains a release form, which must be signed to verify all items inclusive of credit history and other references.

Lottery will take place on October 10, 2023.

Applicants selected from the lottery will receive an email notifying them of their position on the lottery. Within 120 days prior to the building opening, applicants in the lottery will receive a notification inviting them to complete a move-in application. The move-in application includes completing the qualifying tenant income certification questions and preparing applicable income, assets, housing reference and background credit verification forms.

Applicant(s) will have ten (10) days from the original notification to complete all requested forms and submit all required documentation as requested. Please be advised that completing an application does not guarantee you will be offered a unit.

Waiting List and Management of the Waiting List

All individuals will be placed on the Mutual Housing at Cornerstone waiting list for future vacancies, in numerical order and based on the day/time the application was received, if the waitlist is not closed. Individuals on the waitlist will retain their number assignment and be placed into the Mutual Housing at Cornerstone waitlist.



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Waitlist Management

The waiting list will be maintained by the managing agent for the Property (“Management”). After the initial lottery, if the Waitlist opens, applications will be date-stamped and processed in the order in which they are received.

It is the Applicant’s responsibility to update Management when and if any of the household information, including contact information is changed. Periodically, Management will reach out to individuals on the waitlist to update continued interest and eligibility information. The waitlist update letter will be mailed to each applicant annually. Individuals must respond within ten (10) business days to remain active on the waitlist. If the applicant does not respond to the waitlist update letter, the applicant will be removed from the property’s waitlist. Placement of an application on the waiting list does not denote final resident selection and final resident selection, can and will occur only after complete processing.

Approximately once each year, the Property will update its preliminary eligibility determination by evaluating whether the combined household income is likely to meet the Property’s applicable income limits. Applicants will be asked for current income information and if the combined household income exceeds the applicable income limits they may be removed from the waiting list. Please be advised that any non-PSH unit applicant household who refuses to cooperate with this process by not providing the required information, e.g. bank statements, paycheck stubs and by signing third party verification forms, will be given notice and removed from the waiting list.

The waiting list will additionally be managed according to the following general principles:

1. If no units are available at a property with an open waitlist, eligible applicants will be placed on the property waiting list.
2. Following the initial lease-up for each size/type of unit, each size/type of unit will have a waiting list with the following preference structure, as applicable:
 - a. Current residents of the Property who have demonstrated need for another unit size or type, including those in need of a unit designed for people with physical disabilities.
 - b. Other outside Applicants wishing to move into the Property.
3. When the Property receives a thirty-day notice of pending departure from an existing resident, the Property will notify the applicant at the top of the appropriate waiting list. It is the responsibility of the applicant(s) to report any income changes and update contact information such as change in phone number, address or email. Failure to update an application for the waiting list may result in rejection of the application.
4. Applicant’s will be called in order of the waitlist. Multiple applications can be processed at once and the unit will be provided on a first come, first served basis in regard to those applicants that complete the process first. It is the applicant’s responsibility to provide proper documentation to the office staff.



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- a. Except in circumstances of reasonable accommodation, where existing resident's and external applicants exist on the same waitlist for a community, Management will alternate between existing resident's and external applicants. Management will process 1 existing resident household for every 3 vacant units filled from the external applicant selection on the waitlist.
5. Applicant's may refuse an offered-up unit up to a maximum of two (2) occurrences. If an applicant does not accept the third unit offered, the applicant will be removed from the waitlist.
6. Mutual Housing can/may close the waitlist that reaches two years in length.

Processing Priorities

The following guidelines will be used for processing applications for the units designed especially for the persons with mobility and/or visual or hearing disabilities:

1. This Property includes some units with specific adaptations appropriate for wheelchair accessibility. Preference for these units will be given to Applicants who have a mobility impairment that necessitates permanent use of a wheelchair.
2. The Property also includes one or more units with specific adaptations appropriate for persons with hearing or vision disability. Preference for these units will be given to Applicants who have such permanent disability.
3. If there are not enough households to fill all specially equipped units, preference for those units may be given to Applicants whose disability may be eased by the specific adaptations in the unit.

Community Requirements

These general screening requirements may be modified under specific programs. Applicants must meet all LIHTC Program Requirements as well as the requirements of all other affordable housing programs applicable to the property in addition to these RSC.

Screening Criteria

It is the policy of Management to deny admission to applicants whose habits and practices may reasonably be expected to have a detrimental effect on the operations of the Property or on the quality of life for its residents. As a part of the final eligibility determination, Management will screen each applicant household to assess suitability. The same criteria will be used to screen new move-ins as well as live-in aides and new additions to an existing household. Factors to be considered in the screening are housekeeping habits, care of property, rent paying habits and credit records, prior history as a resident, household income, and criminal records, as applicable (e.g., homeless with no landlord references will not be disqualified). Management, working in tandem with any service providers involved, will use its discretion in making recommendations about making exceptions to certain standards as a reasonable accommodation for



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applicants based on specific circumstances, while treating all applicants consistently and fairly and in compliance with all applicable fair housing laws. Negative information or rental history will be grounds for rejection.

Identification

Positive valid identification with a picture will be required for all adult applicants (photocopy may be kept on file). Applications must include the date of birth of all applicants along with submission of proof of these dates to be considered complete.

Full Time Students

Unless the household meets one of the exceptions to the student rule, a household entirely comprised of full-time students is not eligible to participate in the LIHTC Program. A full-time student is any individual who is currently enrolled in an educational institution on a full-time basis, expects to be enrolled during the balance of the current tax year (January to December), or has been enrolled on a full-time basis for at least 5 months out of the current calendar year. The following are the exceptions to the student rule:

- At least one student is receiving assistance under TANF or AFDC
- At least one student was previously under foster care
- The student is participating in a program receiving assistance under the Workforce Investment Act (WIA)
- The student is a single parent with children, and this parent is not a dependent of another individual and the children are not dependent(s) of someone other than a parent
- The student is married and file a join tax return
- The household contains at least one occupant who is not a student, has not been a student, and will not be during the current and/or upcoming calendar year

Financial Verification Process

Management shall make a good faith effort to verify that the income provided by an applicant or occupying household in an income certification is accurate by taking all the following five steps as a part of the verification process:

1. Obtaining an income verification form from all sources of income including Social Security Administration and/or the California Department of Social Services if the applicant receives assistance from such agencies, obtaining another form of independent verification if the applicant is unemployed, and for employment income to obtaining the three (3) months most current consecutive pay stubs for applicants age eighteen (18) or older;
2. Obtaining an income tax return for the most recent tax year for all applicants age eighteen (18) or older;



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3. Conducting a credit agency or similar search for all applicants age eighteen (18) or older;
4. Obtaining all asset verifications of current statements for all savings and retirement accounts and six (6) months checking account bank statements as applicable for all applicants age eighteen (18) or older;
5. Conducting a criminal, credit and housing history screening, in accordance with Mutual Housing procedure.

Interference/Fraud

Any applicant whose conduct interferes with, hinders, delays, obstructs or otherwise prevents the application process from being completed may be denied. Interference includes harassment, threats or intimidation of Management staff. Any information provided by the applicant that is later proven to be untrue by verification may be used to disqualify the applicant for admission based on attempted fraud. Fraud is defined by HUD as an applicant or resident knowingly providing inaccurate or incomplete information.

Lease Guarantor

Guarantors will be considered for applicants who are solely denied based on income or lack of established credit history. Guarantors are not considered for applicants that fail to meet rental history, credit, or criminal background qualifications. Only one Guarantor per household is allowed. Guarantors may be relatives or an employer; friends may not serve as a Guarantor. The Guarantor must submit an application, pay the application fee and provide all necessary supporting documents. Guarantors must have a net monthly income of 3.5 times the monthly market rent and meet all of MHM's other Resident Screening Criteria relating to credit and income.

Income Requirements

For all units, applicants must meet the minimum income requirements for the unit. The minimum monthly income is set at two (2) times the rent for the unit for which the applicant would be responsible. The resident rent amount established for determining the two times threshold is calculated at the current maximum LIHTC gross rent minus the applicable utility allowance less any subsidies the applicant is receiving. Income limits and rent limits are subject to change when annual income limits are published. The rent chart identified in this document may be used to determine the estimated amount of income required to support the resident's portion of rent. At time of interview current income limits, rent & rent amount required will be provided.

Credit Requirements

Management will initiate an eviction history and credit report, at a charge of \$35 per applicant over the age of 18. The applicant shall be notified of such action in advance.

This property evaluates each person applying to live at its community with a credit-risk scoring system that is provided by an independent consumer-reporting agency and consistently applied to all of the applicants. This scoring system



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uses a statistical model to estimate the credit risk that an applicant may not satisfactorily fulfill his/her lease obligations. Prior to final acceptance of each applicant, this property will use this system to provide a numerical score that represents a relative measure of the credit risk associated with that applicant. The acceptance policies include having no more than \$3,500 maximum balance of unpaid collections (including past due accounts). Bankruptcies are permitted if they have been cleared. Each applicant's credit-risk score will be compared to the acceptance policies to determine whether or not the applicant may be accepted. A history of habitual evictions will result in a denial.

If the application is denied based on the credit-risk score, the applicant will be advised what factors most adversely affected the score and the applicant will be given the name, address, and telephone number of the consumer reporting agency that provided the credit-risk score to this property. An applicant who is denied based on his/her credit-risk score may obtain a copy of the consumer report(s) on which the credit-risk score was based and may initiate an investigation to have any erroneous information contained in such reports corrected. The consumer-reporting agency will advise the applicant of the actions that he/she may take in order to do so. Available units will not be held open during any such investigation by the applicant. The absence of credit history by itself will not be reason to deny an applicant household.

Criminal History Screening Requirements

Prior to final acceptance of any application, this community will conduct a criminal background search on each household member age eighteen (18) years or older, using an independent consumer-reporting agency.

The purpose of these checks is to obtain information on the applicant's past history which may relate to the safety of residents, employees, and the Property, and to abide by the federal laws regarding the prohibition of admitting any applicant with specific criminal activity including drug-related activity. These standards are established to comply with the state and federal laws, and a household member who has been involved in the following will not be admitted under any circumstances: *[For Federally-Funded Programs]*

1. Any household containing a member(s) who was evicted in the last three (3) years from federally assisted housing for drug-related criminal activity. To be admitted, the household member would have to provide the following:
 - a. Proof of successful completion of an approved supervised drug rehabilitation program; or
 - b. Proof that the circumstances leading to the eviction and/or conviction no longer exists, and the applicant has been clean and sober for at least one (1) year.
2. A household in which any member is currently engaged in illegal use of drugs for which the owner has reasonable cause to believe that a member's illegal use or pattern of illegal use of a drug may interfere with the health, safety, and right to peaceful enjoyment of the property by other residents;



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3. Any household member who is subject to a nationwide sex offender lifetime registration requirement will not be admitted under any circumstances in units receiving federal financial assistance which requires registered sex offenders be denied admission*; and
4. Any household member if there is a reasonable cause to believe that member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety, and right to peaceful enjoyment by other residents. The screening standards are based on behavior, not the condition of alcoholism or alcohol abuse.
5. The Controlled Substances Act (CSA) categorizes marijuana as a Schedule 1 substance and therefore, the manufacture, distribution, or possession of marijuana is a federal criminal offense. The CSA prohibits all forms of marijuana use (medically or recreationally), even if it is permitted under state law. Marijuana is not permitted in the units, common areas, or on the property. Admission to this property will be denied if Management has reasonable cause to believe that the illegal use may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents, and current resident households can have their tenancy or assistance terminated by Management for illegally using a controlled substance.

Note: *Failure to respond to the question of whether the applicant or any household member is subject to a lifetime state sex offender registration program in any state may jeopardize the approval of the application.

A background criminal check is conducted to determine that applicants and/or members of an applicant's household have:

- No record of misdemeanor convictions within the past one (1) year.
- No record of non-violent convictions within the past two (2) years.
- No record of two (2) misdemeanor convictions within the past three (3) years.
- No record of violent convictions within the past four (4) years.
- No record of two (2) felony convictions within the past five (5) years.
- No record of felony arson convictions in the past seven (7) years.
- No record of criminal sexual convictions in the past seven (7) years.
- No record of terrorist convictions in the past seven (7) years.

If the application is denied based on this criminal background search, the applicant will be given the name, address, and telephone number of the consumer-reporting agency that provided the criminal background report. An applicant who is denied based on a criminal background search may obtain a copy of the report and may initiate an investigation to have any erroneous information contained in the report corrected. The consumer-reporting agency will advise the applicant of the actions that he/she may take to do so. Available units will not be held open during any such investigation by the applicant.



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Rental History

The applicant's rental history must be acceptable to the property's standards, which are as follows:

1. Applicants should have at least three years of rental history to contact, unless applying to a referral CoC unit. Staff will request references from all the applicant's current landlord and previous landlords for the past three (3) years, if any.
2. The rental history with both the applicant's current landlord, and one previous landlord will be reviewed.
3. Applicants must not have a history of more than four (4) late payments per year, or more than one (1) eviction in a year.
4. An applicant who owes a balance consisting of uncollected rent and/or miscellaneous housing or utilities charges may not be placed on the Waiting List until that balance is paid.
5. If the applicant's current living arrangements are with a family member, additional information on the applicant's ability to comply with lease terms will be collected from other sources.
6. If an applicant's current housing is "owner occupied" or "homeless" required criteria related to prior housing is waived; however, any reports received about habitual rent delinquencies or evictions will be used for screening purposes.
7. Management will check with the current landlord and at least one former landlord for potential problems regarding disturbance of neighbors or destruction of property.
8. An applicant's behavior toward Management staff or former property staff will be considered in relation to future behavior toward neighbors. Physical or verbal abuse or threats by an applicant toward staff will be noted in the file and may be cause for denial.
9. Record of termination from residential programs will be checked with police, service agencies and with any housing providers referred by the applicant.
10. An applicant will in no way be held accountable by the property for the rental delinquency or other problems of a former household of which the applicant was a member, but not the head or spouse.
11. Staff will consider the date and circumstances of any past eviction or termination in determining its relevance to property tenancy.
12. The absence of previous rental history by itself will not be reason to deny an applicant household.
13. If the applicant or any member of the applicant household fails to fully and accurately disclose rental history, the application may be denied based on the misrepresentation of information.



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Applicants may be denied for any of the following:

Consideration may be given for extenuating/mitigating circumstances where this would be required as a reasonable accommodation when determining the acceptability of tenancy. Persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process.

1. Failure to present all members of the family at the full family interview, except for hospitalization, medical reasons, emergency, etc., (or some other time acceptable to management) prior to completion of Initial Certification;
2. Blatant disrespect or disruptive behavior toward management, the property or other residents exhibited by an applicant or family member any time prior to move-in (or a demonstrable history of such behavior);
3. A negative landlord reference, encompassing failure to comply with the lease, poor payment history, poor housekeeping habits, or evictions for cause including current notices to pay or quit;
4. Any household member with a currently open bankruptcy proceeding;
5. Falsification of any information on the application;
6. Eligibility income exceeding the maximum allowed;
7. Family composition not appropriate for available bedroom size;
8. All members of household are full-time students and/or do not meet any of the criteria outlined in the Student Eligibility Rule section;
9. Failure to update application for the Waiting List within specified time when notified;
10. Other good cause: including, but not limited to, failure to meet any of the selection criteria in this document;
11. Failure to provide birth certificates for household members below 18 years of age;
12. Failure to provide photo identification for adults 18 years of age or older;
13. The Controlled Substances Act (CSA) categorizes marijuana as a Schedule 1 substance and therefore, the manufacture, distribution, or possession of marijuana is a federal criminal offense. The CSA prohibits all forms of marijuana use (medically or recreationally), even if it is permitted under state law. Marijuana is not permitted in the units, common areas, or on the property. Admission to this property will be denied if the owner has reasonable cause to believe that the illegal use may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents, and current resident households can have their tenancy or assistance terminated by the owner for illegally using a controlled substance.



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14. Illegal use, manufacture, distribution, or possession of any controlled substance is prohibited.
15. Declines an apartment offer after being contacted three times;
16. Consideration may be given for extenuating/mitigating circumstances where this would be required as a reasonable accommodation when determining the acceptability of tenancy. Persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process.

Final Eligibility Determination

Management will make a final eligibility determination on each applicant only after all factors have been adequately verified including household's annual income. Eligible applicants will be notified of their status and given an approximate date when they can expect to receive an offer of a unit. Ineligible applicants will be notified in writing of their ineligibility and the reason and informed of their right to an informal review.

Once final eligibility is determined, Management will proceed to execute lease documents, and assign the next unit available for which the household has been deemed eligible.

Applicants determined ineligible for admission by Management may respond in writing or request an informal review of the determination. They must make the request within 14 days of the date of the notice of ineligibility. Persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process. Within 5 days of receiving the request, Management must schedule the review and notify the applicant of the place, date and time.

Informal reviews will be conducted by an impartial review officer who was not involved in the ineligibility determination. The review officer will be selected by the Regional Manager. The applicant may bring to the review any documentation or evidence he/she wishes and the evidence along with the data compiled by Management will be considered by the review officer.

The review officer will decide based upon the merits of the evidence presented by both sides. Within 10 business days of the date of the review or response, the review officer will mail a written decision to the applicant and place a copy of the decision in the applicant's file.

Being eligible, is not an entitlement to housing. Every applicant must meet the Resident Selection Criteria. The criteria is used to demonstrate the applicant's suitability as a resident using verified information on past behavior to document the applicant's ability, either alone or with assistance, to comply with essential Lease provisions and any other rules governing tenancy.



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Reasonable Accommodations

The Property is committed to complying with the Fair Housing Act and Section 504 of the Rehabilitation Act by ensuring that its policies and practices do not deny individuals with disabilities the opportunity to participate in, or benefit from, nor otherwise discriminate against individuals with disabilities in connection with the operation of housing services or programs solely based on such disabilities. An applicant/resident may submit a request in writing, orally, or use another equally effective means of communication to request a reasonable accommodation.

Reasonable accommodations may be requested for assistance in completing an application. If an applicant requires a Reasonable Accommodation to be able to complete the application process, the 504 Coordinator will review and respond to such requests within thirty (30) calendar days. Translation services are available for those with limited English proficiency.

If an individual with a disability requests a reasonable accommodation, the Property will fulfill these requests, unless doing so would result in a fundamental alteration in the nature of the program or create undue financial and administrative burden. In such a case, if possible, the Property will offer an alternative solution that would not result in a fundamental alteration of the program or a financial or administrative burden.

Violence Against Women Act (VAWA)

The VAWA protections apply to households applying for or receiving housing under any HUD or LIHTC housing program. The law protects victims of domestic violence, dating violence, sexual assault, or stalking, as well as their immediate household members, from eviction or denial of housing assistance if an incident of violence is reported and confirmed.

To receive protection under VAWA after an applicant or resident identifies such a need, Management will request in writing that the victim, or a household member on the victim's behalf, certify that the individual is a victim of abuse through the submission of a Form HUD-5382 "Certification of Domestic Violence, Dating Violence, Sexual Assault or Stalking," or other documentation as noted on Form HUD-5382, be completed and submitted within 14 business days, or an agreed upon extension date.

If the applicant or resident needs alternative arrangements regarding the delivery of these documents, management will work with the applicant or resident on other acceptable ways for providing the information. All information regarding the victim's status will be kept confidential and in a separate file in a secure location in accordance with Mutual Housing's Housing Policies and Procedures.

Emergency Transfers under VAWA

To qualify for an emergency transfer under VAWA 2013, a resident who is a victim of domestic violence, dating violence, sexual assault, or stalking must reasonably believe there is a threat of imminent harm from further violence. It does not matter when an initial act occurred if the current belief of a threat of imminent harm is reasonable, or, in cases of sexual assault, the assault occurred on the premises during the 90-calendar-day period preceding the transfer request.



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Housing providers may require that resident who request emergency transfers under VAWA submit a written transfer request where the resident certifies that he or she believes there is a threat of imminent harm from further violence, or that he or she was a victim of a sexual assault that occurred on the premises during the 90-calendar-day period preceding the transfer request.

Making Emergency Transfer Plans Available upon Request

VAWA 2013 requires housing providers to prepare a workable emergency transfer plan, which must be made available upon request, and must detail the measure of any priority given to resident who qualify for an emergency transfer under VAWA in relation to other categories of individuals seeking transfers or placement on waiting lists. Management's Emergency Transfer Plan, which describes policies for assisting resident to make emergency transfers, is available for review at the property office upon request.

Eligibility Occupancy Requirements May Not Be Superseded

Emergency transfer obligations under VAWA do not supersede any eligibility or other occupancy requirements that may apply under a covered housing program. For example, the tenancy priority for an available accessible unit required to be accessible under HUD's Section 504 regulation must still be applied to maximize the utilization of accessible units by individuals who need the accessibility features. The objective of the emergency transfer plan is to develop a plan for how to fill an available unit cognizant of the need to transfer an individual who qualifies for an emergency transfer as quickly as possible while meeting other obligations and balancing competing needs.

Accessible Unit Policy

If a unit becomes available that has either been made accessible under Section 504, or was originally designed for disabled households when the property was approved for funding, the property will first offer the unit to an individual with disabilities who is currently residing in a non-accessible unit who requires the features of the unit. If there is no such current resident, the property will offer the unit to the next qualified applicant on the waiting list who needs the features of the accessible unit. When neither a current resident nor a qualified applicant require the features of an available accessible unit, the property will offer the unit to another resident or applicant, and will incorporate as an addendum to the lease an agreement that the resident will move to a non-accessible unit within the property when one becomes available. This addendum will also cover whether the resident or the property will pay for the cost of such a move.

Section 8 Housing Choice Voucher

Management will not exclude an individual or family from admission solely based on the household's participation in the housing choice voucher program under Section 8 or other federal, state or local government rental assistance program. Such applicants are subject to the same eligibility and screening requirements as other applicants and therefore may be rejected for any valid reasons described within the Resident Selection Criteria.



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Resident Selection Criteria

for

Cornerstone, a Mutual Housing and Habitat for Humanity Community

Pet Policy

Mutual Housing at Cornerstone is a pet-friendly community with prior permission, additional requirements and restrictions as set in our Mutual Housing at Cornerstone pet policy/agreement.

1. No more than (1) pet is allowed per apartment.
2. No pets are allowed without an approved Pet Agreement authorized by Management. Pet Agreement contains breed restrictions and limitations.
3. Pets must weigh less than 25 pounds, be spayed or neutered and have proof of current rabies vaccination.
4. A \$250 pet deposit is required.
5. Assistance animals are not pets and should be requested under Management's reasonable accommodation policy.

Non-Discrimination

Equal Opportunity Housing

This community fully adheres to applicable federal, state, and local fair housing and civil rights laws, which provide that it is illegal to discriminate against any person due to race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, physical or mental disability, genetic information, age or any other arbitrary personal characteristic in all housing related activities.

If an applicant believes that they have been discriminated against or treated unfairly in the application process, they may contact us in writing at 3321 Power Inn Rd. Suite 320, Sacramento, CA 95826. Attn: Adam Selvo, 504 Coordinator.

Additional Protection for Individuals with Disabilities

The property will seek to identify and eliminate situations or procedures that create a barrier to equal housing opportunity for all. In accordance with Section 504 of the Rehab Act of 1973, the property will make reasonable accommodations or modifications for individuals with handicaps or disabilities (applicants or residents). Such accommodations may include changes in the method of administering policies, procedures, or services at this property where such changes would be necessary to afford full access to the housing program for qualified individuals with handicaps.

In reaching a reasonable accommodation with, or performing structural modifications for otherwise qualified individuals with disabilities, the property is not required to:



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1. Make structural alterations that require the removal or altering of a load-bearing structural member;
2. Provide support services that are not already part of its housing programs;
3. Take any action that would result in a fundamental alteration in the nature of the program or service;
4. Take any action that would result in an undue financial and administrative burden on the property, including structural impracticality as defined in the Uniform Federal Accessibility Standards (UFAS).
5. If the Owner, Management and Project employ 15 or more people, regardless of their location or duties, a Section 504 Coordinator must be designated.
6. The Section 504 Coordinator for the Project is available at the following:
Email: adams@mutualhousing.com
Telephone: 916-403-5232
TTY Number: 800-735-2929
Fax: 916-453-8401

Assistance Animals

Management will allow assistance animals as verified pursuant to applicable law, which are defined as animals that are used to assist, support, or provide service to persons with disabilities. Assistance animals – often referred to as “service animals,” “assistive animals,” “support animals,” or “therapy animals” – perform many disability-related functions including but not limited to guiding individuals who are blind or have low vision, alerting individuals who are deaf or hard of hearing to sounds, providing minimal protection, or rescue assistance, pulling a wheelchair, fetching items, alerting persons to impending seizures, or providing emotional support to persons with disabilities who have a disability-related need for such support.

Modification of the Resident Selection Criteria

This Resident Selection Criteria Plan will be reviewed annually to ensure that it reflects current operating practices, program priorities and HUD and Fair Housing requirements. If this Resident Selection Criteria Plan is substantially updated, you may be notified.



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Resident Selection Criteria

for

Cornerstone, a Mutual Housing and Habitat for Humanity Community

1. Applicant Signature	Printed Name	Date
2. Applicant Signature	Printed Name	Date
3. Applicant Signature	Printed Name	Date
4. Applicant Signature	Printed Name	Date
5. Applicant Signature	Printed Name	Date
6. Applicant Signature	Printed Name	Date
7. Applicant Signature	Printed Name	Date
8. Applicant Signature	Printed Name	Date
9. Applicant Signature	Printed Name	Date



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