



**POINTE ON VERMONT  
950 West 76<sup>th</sup> Street**

LOS ANGELES, CA 90044

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TDD (800) 735-2929 AND (800) 735-2922

CA RELAY SERVICE: DIAL 711

TP-MANAGEMENT@EAHHOUSING.ORG

**RESIDENT SELECTION PLAN**

Pointe on Vermont is a **50**-unit affordable residential community in Los Angeles, Ca, that provides housing for extremely low, very low and low-income individuals and families, without regard to race, color, sex, creed, religion, national origin, physical or mental disability status, familial status, age, ancestry, marital status, source of income, sexual orientation or preference, gender identity or any other arbitrary personal characteristics.

**Twenty-five (25)** of Pointe on Vermont's units are set-aside for homeless individuals and families. Twelve (12) of the twenty-five units are set-aside for homeless individuals or families. The remaining thirteen (13) of the twenty-five units are set-aside for chronically homeless individuals or families with income at or below thirty-percent (30%) of the area median gross income. All twenty-five (25) units are designated as HUD Supportive Housing units that are governed by Title IV of the McKinney-Veto Homeless Assistance Act 42 U.S.C. 11301 et seq.

**NON-SMOKING POLICY**

Smoking is permitted in designated outdoor smoking common areas only. Smoking is not permitted in individual units nor any indoor area.

Pointe on Vermont does not provide or guarantee a smoke-free environment but shall take reasonable steps to enforce this policy. Residents are responsible for the conduct of their guests and invitees while they are on the Property. Repeated violation of this policy may result in the termination of the Lease/Rental Agreement.

**REASONABLE ACCOMMODATION**

Pointe on Vermont is an Equal Opportunity Housing Facility, admitting applicants in accordance with local, state and federal Fair Housing laws, HOME Program Regulations, the Affirmative Fair Housing Marketing Plan (AFHMP) and in accordance with applicable program regulations of the State of California Tax Credit Allocation Committee and the City of Los Angeles.

Management staff operates and administers the property to enable persons with disabilities to have equal access to participate in the program. Pointe on Vermont will ensure effective communications with applicants, residents, and the public to ensure that policies regarding how the property is operated do not adversely affect applicants, residents and the public.



Due to the flexible nature of the subsidy provided for the Permanent Supportive Housing units through the DHS Housing for Health program, criminal background checks and the look back period for certain crimes shall not be more stringent than outlined by the local public Housing Authority. The applicable standards for this practice are outlined in the following two sources:

- GROUNDS FOR TERMINATIONS AND DENIALS matrix provided by the Housing Authority of the City of Los Angeles.
- Section 1.8.8 of the Housing Authority of the County of Los Angeles (HaCoLA) administrative plan.

In determining whether to deny admission or terminate assistance because of action or failure to act by members of the family, management will consider mitigating circumstances relating to the disability of a family member and the effects of denial or termination of assistance on other family members who were not involved in the action or failure to act. If the family includes a person with a disability, management's decision concerning termination or denial is subject to consideration of reasonable accommodation in accordance with 24 CFR Part 8.

When a family member requires an accessible feature(s), policy modification, or other reasonable accommodation to accommodate a disability, Pointe on Vermont will

provide and pay for the requested accommodation unless doing so would result in a fundamental alteration in the nature of the program or an undue financial and administrative burden.

A reasonable accommodation is a change, exception, or adjustment to a program, service, building or dwelling unit that will allow a qualified person with a disability to:

1. Participate fully in a program;
2. Take advantage of a service; or
3. Live in a dwelling.

To show that a requested accommodation may be necessary, there must be an identifiable relationship, or nexus, between the requested accommodation and the individual's disability.

The requirement to provide a reasonable accommodation is present at all times throughout the tenancy of a person with disabilities, including during lease enforcement. Reasonable Accommodation Request forms are available upon request from management but are not required in order to make a reasonable accommodation request.

The person named below has been designated to coordinate compliance with the nondiscrimination requirements contained in the Department of Housing and Urban Development's regulations implementing Section 504 (24 CFR, part 8 dated June 2, 1988).



Catina Wilson, Compliance Director  
22 Pelican Way, San Rafael, CA 94901  
Telephone 415-258-1800 ext. 8839  
TDD 800-735-2929

## **INCOME LIMITS**

To qualify for a unit, the household's gross income may not exceed the maximum income limit per household size and may not be lower than the income minimum per household size.

The income limits are designed to be consistent with the requirements of the financing programs and regulatory agreements governing the property, which for Pointe on Vermont include the California Tax Credit Allocation Committee and the City of Los Angeles.

**The income maximums and minimums are attached and will be posted in Pointe on Vermont Office.**

**APPLICATION PROCEDURES** Applications for general affordable units will only be distributed when the Waiting List is open. Applications will not be distributed when the Waiting List is closed.

Referrals for the 25 Permanent Supportive Housing units supported through the Housing for Health – Brilliant Corners Flexible Housing Subsidy Pool will be provided by the Department of Health Services through the

Coordinated Entry System for Los Angeles (CES) and must meet any/all CES baseline requirement that they are homeless). Applicants who are eligible for this housing opportunity through the Housing for Health program must go through the Brilliant Corners eligibility screening process including criminal background check in order to be qualified for participating in the program.

Applications will be available in the office during normal business hours or by requesting an application by telephone. Application fees are \$46.00 per each household member 18 years of age and older. The maximum charge per household is \$138.00. **Permanent Supportive Housing (PSH) applicants applying for the PSH designated units will receive a fee waiver and will be exempt from paying this fee.**

A holding deposit of \$200 and an application fee(s) (per adult to occupy the apartment) is required at the time an application is accepted. These funds must be in the form of a cashier's check or money order only. The holding deposit will be applied to your Security Deposit and or first month's rent if your application is approved and you move-in on your scheduled move-in day. If your application is denied by management, your holding deposit will be reimbursed. If you rescind your application within three (3) days of the date the holding deposit was paid, your holding deposit will be reimbursed within 14 business days. If you cancel after the initial 3 days for any reason your holding deposit will be forfeited. The



application fee is non-refundable. **The security deposit for the general affordable units is equal to one month's rent. The security deposit for the PSH designated units is \$500.**

Applications will be available in the office during normal business hours or by mail if requested by telephone.

Each applicant must complete an application and be willing to submit to a credit history, rental history, and criminal background inquiry, as well as income and asset verifications. **Pointe on Vermont is available to assist any applicant household with completing applications.** An Employment Verification fee will be charged to each adult applicant whose employment income can only be third party verified via The Work Number. Applicants who fail to pay the Employment Verification Fee for the Work Number service will be denied due to "failure to cooperate with the certification process. **Permanent Supportive Housing (PSH) applicants applying for the PSH designated units will receive a fee waiver and will be exempt from paying this fee.**

All application entries are to be made in ink or typed. Corrections or changes are to be made by lining through the original entry and entering the correct data. Such changes must be dated and initialed by the person making the change.

The application must be completed and signed by the head of household and all household members 18 years of age and older before an applicant can be placed on the waiting list. If an application is not completely answered, the date of it being fully completed will be the date that the application is considered accepted for rental purposes.

Applicant interviews will be held to obtain signed verification forms for all income, asset, and rental history information. All applicants will be required to comply and cooperate with third party verification requirements. It is the applicant's responsibility to provide the information that will enable management to complete and receive the necessary verification in a reasonable time. This will include but not limited to, bringing three months most current consecutive payroll stubs, six months of most recent consecutive checking account bank statements, most recent bank statements for all other asset accounts and current Social Security and Pension Award letters.

### **INITIAL LEASE-UP**

All applicants that return a completed and signed application will be placed on the initial waiting list. **Applications must be received by the published application due date.** Applications received after the due date will not be accepted unless a valid reasonable accommodation request is received. Each applicant's application must indicate the size of unit/number of bedrooms required. A preliminary calculation of income



will be performed to determine the households Area Median Income (AMI) qualification status. Those households not currently meeting the AMI criteria during the preliminary review will maintain their place on the Waiting List.

Pointe on Vermont will have **one** waiting list for the general affordable units. Households will be selected in lottery and preference (accessible units) order. Applicant households at the top of the Waitlist for each designated unit type will be interviewed to determine eligibility. For units designed as accessible for persons with mobility, visual or hearing impairments, households containing at least one person with such impairment will have first priority for those units.

Applicants for the PSH designated units will be selected separate from the general affordable waiting list. Referrals for the 25 Permanent Supportive Housing units supported through the Housing for Health – Brilliant Corners Flexible Housing Subsidy Pool will be provided by the Department of Health Services through the Coordinated Entry System for Los Angeles (CES) and must meet any/all CES baseline requirement that they are homeless).

Households that do not meet the eligibility requirement of the Resident Selection Plan will receive a letter of denial for housing. Applicants that receive a denial letter have the right to appeal the decision. All other applicants will remain on the list until a unit is available and the

household reaches the top of the list. For exceptions to this, please also refer to section regarding periodic Purging the Waitlist.

## **PREFERENCES**

Every applicant must meet the Property's Resident Selection Plan standards for acceptance as a resident (***see Grievance/Appeal Process section of this plan***).

For units designed as accessible for persons with mobility, visual or hearing impairments, households containing at least one person with such impairment will have first priority for those units.

## **HEARTH DEFINITION OF "HOMELESS"**

**Homeless** - the definition of "homeless" as authorized in 38 U.S.C. 2002(1) and The McKinney-Vento Homeless Assistance Act, as amended by S. 896 The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009. **NOTE:** See <http://www.hudhre.info/hearth/>. Homeless refers to:

- 1) An individual or family who lacks a fixed, regular, and adequate nighttime residence.
- 2) An individual or family with a primary nighttime residence that is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings,



including a car, park, abandoned building, bus or train station, airport, or camping ground.

- 3) An individual or family living in a supervised publicly or privately-operated shelter designated to provide temporary living arrangements (including hotels and motels paid for by Federal, state, or local government programs for low-income individuals or by charitable organizations, congregate shelters, and transitional housing).
- 4) An individual who resided in a shelter or a place not meant for human habitation and who is exiting an institution where the individual temporarily resided.
- 5) An individual or family who:
  - a) Will imminently lose their housing, including housing they own, rent, or live in without paying rent, are sharing with others, and rooms in hotels or motels not paid for by Federal, state, or local government programs for low-income individuals or by charitable organizations, as evidenced by:
    1. A court order resulting from an eviction action that notifies the individual or family that they must leave within 14 days.
    2. The individual or family having a primary nighttime residence that is a room in a hotel or motel and where they lack the resources necessary to reside there for more than 14 days.
    3. Credible evidence indicating that the

owner or renter of the housing will not allow the individual or family to stay for more than 14 days, and any oral statement from an individual or family seeking homeless assistance that is found to be credible must be considered credible evidence for purposes of this clause.

- b) Has no subsequent residence identified.
  - c) Lacks the resources or support networks needed to obtain other permanent housing.
- 6) Unaccompanied youth and homeless families with children and youth defined as homeless under other Federal statutes who:
    - a) Have experienced a long-term period without living independently in permanent housing;
    - b) Have experienced persistent instability as measured by frequent moves over such period; and
    - c) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, SUD, histories of domestic violence or childhood abuse, the presence of a child or youth with a disability, or multiple barriers to employment.



NOTE: *The term "homeless" or "homeless individual" does not include any individual imprisoned or otherwise detained pursuant to an Act of Congress or a state law.*

**Chronically Homeless** - the Federal definition of the term "chronically homeless" from the HEARTH Act, which states, with respect to an individual or family, that the individual or family:

- 1) Is homeless and lives or resides in a place not meant for human habitation, a safe haven, or in an emergency shelter;
- 2) Has been homeless and living or residing in a place not meant for human habitation, a safe haven, or in an emergency shelter continuously for at least 1 year or on at least four separate occasions in the last 3 years;
- 3) Has an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable SUD, serious mental illness, developmental disability (as defined in section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 (42 U.S.C. 15002)), post-traumatic stress disorder, cognitive impairments resulting from a brain injury, or chronic physical illness or disability, including the co-occurrence of two or more of those conditions; and
- 4) A person who currently lives or resides in an institutional care facility, including a jail, SUD or mental health treatment facility, hospital, or other

similar facility, and has resided there for fewer than 90 days must be considered chronically homeless if such person met all of the requirements described in subparagraph 4e prior to entering that facility.

## VERIFICATION OF HOMELESSNESS

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 to verify homeless status.

The following are examples of documentation verifying a household's homeless or at-risk of homelessness status:

Persons coming from an **emergency shelter** for homeless persons: Written verification from emergency shelter staff that the applicant has been residing at the emergency shelter for homeless persons. The verification may be the HMIS record of shelter stay, HomeFirst Homelessness Certification form or a signed letter on letterhead from an emergency shelter provider, service provider or clinician.

Persons coming from a **place not meant for human habitation**: Written verification from the HMIS record of homeless street outreach contacts, HomeFirst Homelessness Certification form or a signed letter on letterhead from a homeless street outreach provider or referral source.





Persons discharged from a **hospital or other institution** (if the client's stay was 90 days or less and was in emergency shelter or place not meant for human habitation prior to admission): Written letter from hospital or other institution AND at least one of the following related to the client's housing status immediately prior to the stay in the institution:

HMIS record of shelter stay or homeless street outreach contacts, HomeFirst Homelessness Certification form or signed letter on letterhead from an emergency shelter provider, homeless street outreach provider, or referral source.

Persons coming from **transitional housing** for homeless persons (if graduating from or timing out of Transitional Housing, and was in emergency shelter or place not meant for human habitation prior to admission): HomeFirst Homelessness Certification form or signed letter on letterhead from a transitional housing provider stating residency and homeless living situation prior to admission.

Fleeing **domestic violence**: HomeFirst Self-Declaration of Homelessness form AND brief, written explanation for using self-declaration by staff obtaining oral statement or where the safety of the household is not in jeopardy, written referral on letterhead by a service provider from whom the household has sought Domestic Violence assistance.

Persons **imminently losing primary nighttime residence** (individual or family is being evicted with 14 days from their primary nighttime residence and no subsequent residence has been identified, and the household lacks the resources or support networks needed to obtain other permanent housing).

At least one of the following must be obtained: 1) Court order resulting from an eviction notice or equivalent, or a formal notice; 2) For individuals in hotels/motels, evidence that the individual or family lacks the financial resources necessary to stay for more than 14 days; 3) Oral statement by the individual or head of household that the owner or renter of the residence will not allow them to stay for more than 14 days and documentation by staff of the statement the client made to staff and: a) written verification from the owner or renter of the residence verifying the client's statement or documentation of due diligence by staff in attempting to obtain such statement. In addition to one of the following listed above, corroborating HomeFirst Self-Declaration of Homelessness form.

Persons with **persistent housing instability**: HomeFirst Persistent Housing Instability Certification form and signed letter on letterhead from a nonprofit, state, or local government entity that administers another federal statute stating that the individual or household qualifies as homeless under that statute's definition.





## **ADMINISTRATION OF WAITING LIST AFTER INITIAL LEASE UP**

The property is required to maintain a Waiting List of all eligible applicants for the general affordable units. Applicants must be placed on the Waiting List and selected from the Waiting List even in situations where there are vacancies and the application is processed upon receipt. This procedure is necessary to assure the complete and accurate processing of all documentation for all applicants.

Pointe on Vermont has one Waiting List (per bedroom size) that is established and maintained in lottery then chronological order as assigned during the initial lease-up. When the Waiting List is reopened, all applications received will be added to the existing waiting list in the order they are received. The Waiting List contains the following information for each applicant:

1. Address and/or Contact Information
2. Phone Number(s)
3. Unit Type/Size
4. Household Composition
5. Preference/Accessibility requirements
6. Income level

Applicants will have the opportunity to decline the first apartment offered and retain their place on the waiting list. Should the applicant decline the offer of the next two available units, they will be removed from the waiting list.

## **PURGING THE WAITING LIST**

The Waiting List will be purged periodically. Each applicant will receive a letter from the property, which will request updated information and ask about their continued interest. A copy of the letter will also be sent to the applicant's service provider and alternate contact listed on the application. This letter must be returned within the specified time or their application will be removed from the Waiting List. It is the responsibility of the applicant, applicant's service provider or applicant's alternate contact to maintain a current address with the office in order to receive waitlist correspondence. Any correspondence returned undeliverable will result in application being removed from the waitlist.

## **UNIT TRANSFER POLICY**

A Unit Transfer List is maintained for those residents who have been approved for transfer. Unit transfers are permitted for current residents who need:

- a. A unit transfer because of family size;
- b. A new unit because of changes in family composition;
- c. A unit transfer for a medical reason certified by a third party professional; or
- d. A unit transfer based on the need for an accessible unit; or
- e. As a reasonable accommodation for a disability, including mental health conditions.



Assignments of apartments will alternate between residents on the unit transfer list and applicants from the waiting list. With exception that transfers as reasonable accommodations for medical or mental health reasons will take priority over applicants from the Waiting List, and units with features for the disabled will be offered first to those that need these features.

### **OCCUPANCY STANDARDS**

Occupancy standards are the criteria established for matching a household with the most appropriate size and type of apartment. "Two plus one" occupancy guidelines will be followed to avoid under or over utilization of the units as follows:

<b>Bedroom</b>	<b>Household Minimum</b>	<b>Household Maximum</b>
Studio	1	2
1 (CES)	1	2
1 (GA)	1	3

To determine the proper bedroom size for which a household may qualify, the following household members are to be included:

1. All full-time members of the household, and
2. Live-in attendants.
3. Foster children

4. Unborn children
5. Children in the process of adoption.

NOTE: Live-in attendants are subject to the criminal and landlord provisions of this plan with the exception of criteria that determines ability to pay rent. Exceptions to these Occupancy Standards may be made when required as a reasonable accommodation for a disabled household member.

### **VIOLENCE AGAINST WOMEN ACT OF 2013**

The Violence Against Women Act ("VAWA") protects victims **against eviction or denial of housing based on domestic violence, dating violence, sexual assault and stalking.** In 2013, Congress expanded VAWA's housing protections by covering additional federal housing programs, including the Low-Income Housing Tax Credit program ("LIHTC"). VAWA offers the following protections:

1. An applicant's or program participant's status as a victim of domestic violence, dating violence, sexual assault and stalking is not a basis for denial of admission, if the applicant otherwise qualifies for admission.
2. This must support or assist victims of domestic violence, dating violence, sexual assault and stalking. It must protect victims, as well as members



of their family, from being denied housing or from losing their HUD assisted housing.

3. An incident or incidents of actual or threatened domestic violence, dating violence, sexual assault and stalking will not be construed as serious or repeated violations of the lease or other "good cause" for terminating the assistance, tenancy, or occupancy rights of a victim of abuse.
4. Criminal activity directly related to domestic violence, dating violence, sexual assault and stalking, engaged in by a member of a tenant's household or any guest or other person under the tenant's control, shall not be cause for termination of assistance, tenancy, or occupancy rights of the victim of the criminal acts.
5. Assistance may be terminated or a lease "bifurcated" in order to remove an offending household member from the home. Whether or not the individual is a signatory to the lease and lawful tenant, if he/she engages in a criminal act of physical violence against family members or others, he/she stands to be evicted, removed, or have his/her occupancy rights terminated. This action is taken while allowing the victim, who is a tenant or a lawful occupant, to remain.

6. The provisions protecting victims of domestic violence, dating violence, sexual assault and stalking engaged in by a member of the household, may not be construed to limit Pointe on Vermont, when notified, from honoring various court orders issued to either protect the victim or address the distribution of property in case a family breaks up.
7. The authority to evict or terminate assistance is not limited with respect to a victim that commits unrelated criminal activity. Furthermore, if Pointe on Vermont can show an actual and imminent threat to other tenants or those employed at or providing service to the property if an unlawful tenant's residency is not terminated, then evicting a victim is an option, the VAWA notwithstanding. Ultimately, Pointe on Vermont will not subject victims to more demanding standards than other tenants.

The VAWA protections shall not supersede any provision of any federal, state, or local law that provides greater protection for victims of domestic violence, dating violence, sexual assault and stalking. The laws offering greater protection are applied in instances of domestic violence, dating violence, sexual assault and stalking.

The Notice of Occupancy Rights and Certification form will be provided to applicants when assistance is being denied or at the time of move-in.



## **DENIAL OF ADMISSION**

Any of the following could be grounds for denial of admission:

1. Total family income exceeds the applicable income limits published by HUD and CTCAC or does not meet the minimum income limit except where there is subsidy or rental assistance.
2. Applicant's household size either exceeds or is below reasonable occupancy limits for the available unit or unit applied for: studio-bedroom units 1-2 persons; one-bedroom units 2-3 persons. (Notes: an unborn child will be considered a household member to determine family size.).
3. Household cannot pay the full security deposit at move-in. Leasing staff will coordinate with HomeFirst and other case management staff to connect applicants with deposit assistance programs. Applicant will be given two weeks from the date an offer is made to obtain security deposit assistance. Deposit amount is stated in leasing application packet.
4. Household refuses to accept the third offer of an apartment after communicated to the applicant and their listed Alternate Contacts.
5. Household fails to respond to interview letters or otherwise fails to cooperate with the certification process. Failure to sign consent forms.
6. ALL adult household members fail to attend eligibility interview.
7. 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).
8. Household is composed entirely of full-time students and does not meet the exception outlined in Section 42 of the IRC.
9. Applicant has failed to provide adequate verification of income or we are unable to adequately verify income and/or income sources.
10. Providing or submitting false or untrue information on your application or failure to cooperate in any way with the verification process.
11. Unit assignment will NOT be the family's sole place of residency. **Qualification for a unit includes occupying the unit on a continuous basis and as a primary residence. Residents may not be absent from the unit for more than 60**



**consecutive days, or for longer than 180 continuous days for medical reasons.**

- 12. Family members, age 6+ failed to provide proof of a social security number or refused to certify that they have never been assigned a number.
- 13. Applicant is unable to provide identification that verified their identity.
- 14. Applicant submits an incomplete application and takes no steps to remedy.
- 15. Applicant provides false, inconsistent or inaccurate information on their application.
- 16. Applicant has three failures to attend an agreed-upon time for an application appointment or interview.
- 17. Applicant was abusive with management during the application process.
- 18. At least one person in the household must be of legal age to execute a lease (age 18). If the applicant is under legal age, proof of legal emancipation will be required in order to lease.

- 19. Any altered information and/or deliberate misinformation regarding income; current status or past history will disqualify an applicant.

LANDLORD REFERENCE

- 20. Tax Credit guidelines require applicants to disclose the most recent consecutive two-year housing history even if the household is homeless. All applicants must complete the rental history portion of the application. **If you are currently homeless or were homeless within the past two years write on the application "homeless" and the City and State where you reside. Evictions for cause, other than non-payment of rent, may be considered for denial if the reason for eviction demonstrates that the applicant may pose a risk to the health and safety of the community, residents, and or property. If housing references are not available, applicants will be asked to provide as much information as possible regarding where they have been living for the past two years.**

CRIMINAL

- 21. Please see attached criminal background criteria.



## CREDIT

22. All applicants must submit to a credit check.

Applicants for PSH designated units are exempt from the credit criteria. Applicants for the non-designated PSH units must meet the attached criteria. Applicants for the non-designated PSH units without a credit history will pay an additional \$200 security deposit.

## **GRIEVANCE/APEAL PROCESS**

Should the applicants fail to meet the screening criteria, the applicant and their listed service provider and alternate contact will receive a notice in writing indicating that they have the right to appeal the decision. This notice must indicate that the applicant has 21 days to dispute the decision.

An appeal meeting with the Property Supervisor will be held within 10 business days of receipt of the applicant's request.

Within five days of the appeal meeting, the property will advise the applicant in writing of the final decision regarding eligibility.

## **OPENING/CLOSING OF WAITING LIST**

Vacancies at Pointe on Vermont and the Waiting List will be monitored regularly to ensure that there are enough applicants to fill vacancies. Furthermore, the Waiting List will be monitored to ensure that the list does not become so long that the wait for a unit becomes excessive.

The Waiting List may be closed for one or more unit sizes when the average wait is excessive (e.g. two years or more).

When the Waiting List is closed, we will advise potential applicants that the Waiting List is closed and refuse to take additional applications. When Pointe on Vermont decides to no longer accept applications, we will publish a notice to that effect in publications likely to be read by potential applicants. The notice will state the reasons for refusal to accept additional applications.

When Pointe on Vermont agrees to accept applications again, the notice of this action will be announced in publications likely to be read by potential applicants in the same manner (same publications listed on the AFHMP) as the notification that the waiting list was closed. The notifications will be extensive, and the rules for applying and the order in which applications will be processed will be stated.

Advertisements will include where and when to apply and will conform to the advertising and outreach activities described in the AFHMP.



## **EMPLOYMENT VERIFICATION – THE WORK NUMBER**

At **initial move-in** into a tax credit unit, CTCAC policy **requires** that all resident files contain 3<sup>rd</sup> party verification for all wage earners in the form of a Verification of Employment (VOE) along with **3 months of recent consecutive pay-stubs**. CTCAC requires a Verification of Employment (VOE) for all initial applicants including those wage earners that can only be verified via the Work Number. CTCAC allows owners of the community to **pass on the cost of the verification to the applicant**. This will ensure there is a VOE **and** pay-stubs for all wage earners at initial move-in, in the resident files as requested by CTCAC.

Applicants with wage earnings that can only be verified via The Work Number **will be charged** the cost to obtain the Verification of Employment (**VOE**).

During Annual Recertification we are no longer required to supply a VOE from the Work Number, **as long as 3 months of recent consecutive pay-stubs are included** in the file. If a resident cannot provide 3 months of consecutive pay-stubs, verification via The Work Number will be required and the cost for the VOE at annual recertification will be passed on the resident.

Residents with earnings that can **only** be verified via The Work Number because 3 months of recent consecutive pay-stubs could not be provided by the resident will be

charged the cost to obtain the Verification of Employment (VOE).

## **AVAILABILITY OF RESIDENT SELECTION PLAN**

The Resident Selection Plan shall be posted in a conspicuous and public area at the site. Changes to the Plan will be sent via U.S. mail to all persons on the active Waiting List. When the Waiting List opens, the Resident Selection Plan will be distributed with applications and are available by request from management.

## **ANNUAL RECERTIFICATION REQUIREMENTS**

All residents must recertify annually. An Annual Recertification Notice will be mailed to each resident 120 days prior to their move-in anniversary date informing each resident that we must begin the process for annual recertification of income and rent re-determination for the property. The letter will include the date/time of your scheduled interview and a list of documents to bring to the interview. The recertification process is similar to the move-in process. Residents should save bank statements, award letters, paystubs and any other income and/or asset documentation that will assist in the annual recertification process.

Proposed changes of household composition and student status must be reported to Management immediately.





## **UNIT INSPECTION REQUIREMENT**

Before signing the lease, Pointe on Vermont and the resident must jointly inspect the unit. The resident has five days to report any additional deficiencies to Pointe on Vermont to be noted on the move-in inspection form.

Annual unit inspections are performed by Pointe on Vermont. Agencies providing funding have the right to inspect the unit to ensure the property is physically well maintained and that the residents are provided with decent, safe and sanitary housing.

Residents will receive prior written notification for all unit inspections.

When a resident moves out, a final inspection will be completed. Residents are encouraged to attend the move-out inspection. However, if the resident does not wish to participate in the final inspection, Pointe on Vermont management may conduct the inspection alone.

## **PETS**

No pets of any description are allowed on the property. SERVICE or ASSISTANCE animals are not considered pets and are exempt from a pet deposit. Service or Assistance animals are those animals specifically required to assist individuals with documented disabilities. Please notify Management if you require a Service or Assistance animal.

## **EQUAL HOUSING OPPORTUNITY**

Pointe on Vermont is an equal opportunity housing provider admitting applicants in accordance with local, state and Federal Fair Housing laws.



A NON-PROFIT HOUSING CORPORATION

Expanding the range of opportunities for all by developing, managing and promoting quality affordable housing and diverse communities since 1968.

Anise Turina is an equal opportunity housing provider.



Unit Type Area Median Income (AMI) Designation	# of Units	Minimum Income (2.5 Times on 12 mo max rent) - General Affordable ONLY	Maximum Income (Most Restrictive of HCD/Tax Credit/Home) -TC 4-1-20 Limits used	Rent - PBV Rent/AHAP Contract (UA included)	Rent - UA	Comments	Who is providing matches to ICMS?
0-BR 30% AMI							
Homeless/Mentally Ill	5	NA	\$23,670 (1 Person) \$27,030 (2 Persons)	\$1,251		PBV - Resident pays 30% adjusted Annual Income	DHS
Chronically Homeless/Formerly Homeless/Mentally Ill	6	NA	\$23,670 (1 Person) \$27,030 (2 Persons)	\$1,251		PBV - Resident pays 30% adjusted Annual Income	DHS
0-BR 60% AMI							
General Low-income	11	\$34,490	\$47,340 (1 Person) \$54,060 (2 Persons)		\$1,183	CTCAC Rents	NA
1-BR 30% AMI							
Chronically Homeless/Formerly Homeless/Mentally Ill	7	NA	\$23,670 (1 Person) \$27,030 (2 Persons)	\$1,494		PBV - Resident pays 30% adjusted Annual Income	DHS
Homeless	7	NA	\$23,670 (1 Person) \$27,030 (2 Persons)	\$1,494		PBV - Resident pays 30% adjusted Annual Income	DHS
1-BR 60% AMI							
General Low-income	13	\$35,010	\$47,340 (1 Person) \$54,060 (2 Persons)		\$1,267	CTCAC Rent	NA

Company Name (Code):	EAH, Inc. (EAI)
Last Revision Date:	12/4/2020

Screening Policy, Credit Policy:	EAI17, 1690
Applies to:	Pointe on Vermont - Voucher

Credit Product	
Standard	

RESIDENT SCREENING CRITERIA

WORKFLOW

1. RUN CREDIT, PREMIUM NATIONAL CRIMINAL, RENTBUREAU AND PREMIUM NATIONAL EVICTION
2. IF CREDIT FAIL, REVIEW FOR RE-EVALUATION ITEMS AND REQUEST RE-EVALUATION
  - b. IF NO ITEMS CAN BE RE-EVALUATED SCREENING IS COMPLETE

CREDIT SCORING PARAMETERS	
Problem Type	Years/Balances Scored
Collections, Charge-offs, Judgments, Open Bankruptcy	Open Bankruptcy 7 Years
Late Payments	Do Not Score
Closed Bankruptcy	Do Not Score
Foreclosures	Do Not Score
Student Loans	Do Not Score
Medical Debt	Do Not Score
Account Balances	Do Not Score
Second Bureau Pull	No 2nd

CREDIT RESULTS	
Credit Risk	Result
Limited Established Credit	Accept
No Established Credit	Accept
Minor	Accept
Moderate	Accept
High	Accept
Severe	Accept

RISKSCORE	
Credit Risk	Result
XXX-XXX	N/A
XXX-XXX	N/A
XXX-XXX	N/A
XXX-XXX	N/A
XXX-XXX	N/A
XXX-XXX	N/A
No RiskScore Available	N/A

INCOME CRITERIA	
Rent-to-Income Ratio	Result
Ratio less than or equal to X%	N/A
Ratio between X% - X%	N/A
Ratio more than X%	N/A

EMPLOYMENT/ RESIDENCY CRITERIA			
Length of History	Employment	Residency	Result
	at least X months	at least X months	N/A
	less than X months	less than X months	N/A
	-	No Residency History	N/A
	A Negative History	A Negative History	N/A

APARTMENT COMMUNITY FILTER	
Scoring Criteria	
Sum of Balances in last X months exceeding \$X	N/A
X or more (on credit report)	N/A

UTILITY RELATED COLLECTIONS OR JUDGMENTS	
Scoring Criteria	Scoring Criteria
Sum of Balances in last X months exceeding \$X	N/A
X or more (on credit report)	N/A
Exclude from Scoring	N/A

NOVA INTERNATIONAL CREDIT	
Minimum Credit Score	New Result
XXX	N/A

**CRIMINAL SCORING POLICY**

Product:	PREMIUM NATIONAL CRIMINAL (INCLUDING NATIONAL SEX OFFENDER), CRIMINAL SUPPLEMENTAL
Activation Date:	8/1/2019
Revision Date:	N/A

**NATIONAL SEX OFFENDER REGISTRY RECORDS**

National Sex Offender Record Found	Decline
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**SPECIAL PROCESSING INSTRUCTIONS**

N/A

**CRIMINAL RECORDS**

Offenses	Felony (Years)	Pending Felony (1 Year)	Misdemeanor (Years)	Pending Misd (1 Year)	Patterns of Misdemeanors	Return Records
1) Alcohol Related	0		0			Never
2) Arson	3		0			
3a) Assault and Battery I	0		0			
3b) Assault and Battery II	0		0			
4) Bad Checks	0		0			
5a) Burglary I	0		0			
5b) Burglary II	0		0			
6) Crimes Against Animals	0		0			
7) Crimes Against Children	0		0			
8) Crimes Against Gov't	3		0			
9) Cyber Crimes	0		0			
10) Destruction of Property	0		0			
11) Disturbance of Peace	0		0			
12) Domestic Crimes	0		0			
13a) Drug Offenses I	0		0			
13b) Drug Offenses II	0		0			
14a) Drug Offenses III	0		0			
14b) Drug Offenses IV	0		0			
14c) Drug Offenses V	0		0			
14d) Drug Offenses VI	0		0			
14e) Drug Offenses VII	3		0			
15) Embezzlement	0		0			
16a) Fraud I	0		0			
16b) Fraud II	3		0			
17) Gambling	0		0			
18) Harassment	0		0			
19a) Homicide I	0		0			
19b) Homicide II	0		0			
19c) Homicide III	0		0			
19d) Homicide IV	3		0			
20a) Kidnapping I	0		0			
20b) Kidnapping II	0		0			
21) Organized Crime	0		0			
22) OUI, OVI, DWI	0		0			
23) Petit Theft	0		0			
24) Purposely Obstructs the Law	0		0			
25) Robbery	0		0			
26) Sex Crimes - Other	0		0			
27a) Sex Crimes Against a Person	0		0			
27b) Sex Crimes Against a Child	0		0			
28) Theft/Larceny	0		0			
29) Traffic Violations	0		X	X	X	
30) Trespassing	0		0			
31a) Weapons Related I	0		0			
31b) Weapons Related II	0		0			
32) Incarceration (Due to Conviction) Release Date	0	X	0	X	X	
33) Any Offense Not Listed	0		0			

**HOUSING CRITERIA**

**RENTAL HISTORY**

	<b>Problem Type</b>	<b>Quantity</b>	<b>Timeframe (Months)</b>	<b>Minimum Value</b>	<b>Result</b>
<b>Rental History</b>	Late Payments	N/A	N/A		N/A
	NSFs	N/A	N/A		N/A
	Outstanding Balances	N/A	N/A		N/A
	Write-Offs		N/A	\$	N/A
	Collections		N/A	\$	N/A

**CIVIL COURT RECORDS**

	<b>Problem Type</b>	<b>Quantity</b>	<b>Timeframe</b>	<b>Minimum Value</b>	<b>Result</b>
<b>Civil Court Records</b>	Filings / Unlawful Detainers	3	5 Years		Decline
	Monetary Judgment	3	5 Years	\$100	Decline
	Possession / Forcible Detainers	3	5 Years		Decline
<b>Dispute Exception</b>	N/A				

**CUSTOMER SERVICE**

N/A
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**REEVALUATION INSTRUCTIONS**

N/A
N/A

**GROUP SCORING INSTRUCTIONS**

Group Scoring Instructions: Use the AVERAGE score of the group.

**SPECIAL INSTRUCTIONS**

N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A

**CORPORATE APPLICATION SCORING CRITERIA**

INTELLISCORE	RESULT
N/A	N/A
N/A	N/A
N/A	N/A
Notes	N/A

**GRADE/RISK/RESULT LEGEND**

GRADE	RISK	RESULT
A	Meets All Requirements	Accept
A	Limited Established Credit	Accept
A	No Established Credit	Accept
A	Minor	Accept
A	Moderate	Accept
A	High	Accept
A	Severe	Accept

**DISCLAIMER**

RENTGROW REPORTS INFORMATION ABOUT APPLICANTS IN ACCORDANCE WITH APPLICABLE STATE AND FEDERAL LAW. HOWEVER, OTHER FEDERAL, STATE OR LOCAL LAWS AND REGULATIONS MAY APPLY TO YOUR USE OF THIS INFORMATION. IN SETTING UP YOUR SCREENING POLICY AND WHEN MAKING RENTAL DECISIONS, INCLUDING DECISIONS BASED IN WHOLE OR IN PART ON INFORMATION PROVIDED BY RENTGROW, IT IS YOUR SOLE RESPONSIBILITY TO UNDERSTAND AND ABIDE BY ALL SUCH LAWS AND REGULATIONS.

Company Name (Code): EAH, Inc. (EAI)	
Last Revision Date:	6/25/2020

Screening Policy, Credit Policy:	EAI16, 1690	Credit Product
Applies to:	Pointe on Vermont	Standard

**RESIDENT SCREENING CRITERIA**

**WORKFLOW**

1. RUN CREDIT, PREMIUM NATIONAL CRIMINAL, RENTBUREAU AND PREMIUM NATIONAL EVICTION
2. IF CREDIT FAIL, REVIEW FOR RE-EVALUATION ITEMS AND REQUEST RE-EVALUATION
  - b. IF NO ITEMS CAN BE RE-EVALUATED SCREENING IS COMPLETE

CREDIT SCORING PARAMETERS		CREDIT RESULTS	
Problem Type	Years/Balances Scored	Credit Risk	Result
Collections, Charge-offs, Judgments, Open Bankruptcy	Open Bankruptcy 7 Years	Limited Established Credit	Accept
Late Payments	Do Not Score	No Established Credit	Accept
Closed Bankruptcy	Do Not Score	Minor	Accept
Foreclosures	Do Not Score	Moderate	Accept
Student Loans	Do Not Score	High	Accept
Medical Debt	Do Not Score	Severe	Accept
Account Balances	Do Not Score		
Second Bureau Pull	No 2nd		

INCOME CRITERIA		EMPLOYMENT/ RESIDENCY CRITERIA			
Rent-to-Income Ratio	Result	Employment	Residency	Result	
Ratio less than or equal to 50%	Accept	Length of History	at least X months	at least X months	N/A
Ratio between X% - X%	N/A		less than X months	less than X months	N/A
Ratio more than 50%	Reject		-	No Residency History	N/A
			A Negative History	A Negative History	Decline

APARTMENT COMMUNITY FILTER		UTILITY RELATED COLLECTIONS OR JUDGMENTS	
Scoring Criteria		Scoring Criteria	Scoring Criteria
Sum of Balances in last X months exceeding \$X	N/A	Sum of Balances in last X months exceeding \$X	N/A
X or more (on credit report)	N/A	X or more (on credit report)	N/A
		Exclude from Scoring	N/A

**NOVA INTERNATIONAL CREDIT**

Minimum Credit Score	New Result
XXX	N/A



CRIMINAL SCORING POLICY

Product:	PREMIUM NATIONAL CRIMINAL (INCLUDING NATIONAL SEX OFFENDER), CRIMINAL SUPPLEMENTAL
Activation Date:	8/1/2019
Revision Date	N/A

NATIONAL SEX OFFENDER REGISTRY RECORDS

National Sex Offender Record Found	Accept
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CRIMINAL RECORDS						
Offenses	Felony (Years)	Pending Felony (1 Year)	Misdemeanor (Years)	Pending Misd (1 Year)	Patterns of Misdemeanors	Return Records
1) Alcohol Related	0		0			Never
2) Arson	3		0			
3a) Assault and Battery I	0		0			
3b) Assault and Battery II	0		0			
4) Bad Checks	0		0			
5a) Burglary I	0		0			
5b) Burglary II	0		0			
6) Crimes Against Animals	0		0			
7) Crimes Against Children	0		0			
8) Crimes Against Gov't	3		0			
9) Cyber Crimes	0		0			
10) Destruction of Property	0		0			
11) Disturbance of Peace	0		0			
12) Domestic Crimes	0		0			
13a) Drug Offenses I	0		0			
13b) Drug Offenses II	0		0			
14a) Drug Offenses III	0		0			
14b) Drug Offenses IV	0		0			
14c) Drug Offenses V	0		0			
14d) Drug Offenses VI	0		0			
14e) Drug Offenses VII	3		0			
15) Embezzlement	0		0			
16a) Fraud I	0		0			
16b) Fraud II	3		0			
17) Gambling	0		0			
18) Harassment	0		0			
19a) Homicide I	0		0			
19b) Homicide II	0		0			
19c) Homicide III	0		0			
19d) Homicide IV	3		0			
20a) Kidnapping I	0		0			
20b) Kidnapping II	0		0			
21) Organized Crime	0		0			
22) OUI, OVI, DWI	0		0			
23) Petit Theft	0		0			
24) Purposely Obstructs the Law	0		0			
25) Robbery	0		0			
26) Sex Crimes - Other	0		0			
27a) Sex Crimes Against a Person	0		0			
27b) Sex Crimes Against a Child	0		0			
28) Theft/Larceny	0		0			
29) Traffic Violations	0					
30) Trespassing	0		0			
31a) Weapons Related I	0		0			
31b) Weapons Related II	0		0			
32) Incarceration (Due to Conviction) Release Date	0		0			
33) Any Offense Not Listed	0		0			

## HOUSING CRITERIA

## RENTAL HISTORY

	Problem Type	Quantity	Timeframe (Months)	Minimum Value	Result
Rental History	Late Payments	N/A	N/A	-	N/A
	NSFs	N/A	N/A	-	N/A
	Outstanding Balances	N/A	N/A	-	N/A
	Write-Offs	-	N/A	\$	N/A
	Collections	-	N/A	\$	N/A

## CIVIL COURT RECORDS

	Problem Type	Quantity	Timeframe	Minimum Value	Result
Civil Court Records	Filings / Unlawful Detainers	3	5 Years	-	Decline
	Monetary Judgment	3	5 Years	\$100	Decline
	Possession / Forcible Detainers	3	5 Years	-	Decline
Dispute Exception	N/A				

## REEVALUATION INSTRUCTIONS

N/A

N/A

## GROUP SCORING INSTRUCTIONS

Group Scoring Instructions: Use the AVERAGE score of the group.

SPECIAL INSTRUCTIONS

N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A

CORPORATE APPLICATION SCORING CRITERIA

INTELLISCORE	RESULT
N/A	N/A
N/A	N/A
N/A	N/A
Notes	N/A

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