Valor Crossing
Frequently Asked Questions (FAQ)

PROJECT LOCATION:
7500 SAINT PATRICK WAY
DUBLIN, CA 94568

1. Can you please provide an overview of Valor Crossing?

Valor Crossing is a brand new, 65-unit affordable apartment community coming to Dublin, with targeted funding provided to meet the housing needs of Veterans, seniors and disabled households. The apartments will include twenty-four (24) one-bedroom apartments, twenty (20) two-bedroom apartments, and twenty-one (21) three-bedroom apartments.

A total of twenty-five (25) apartment homes (twenty-two (22) one-bedroom apartments and three (3) two-bedroom apartments) will be reserved for Veteran Affairs Supportive Housing (VASH) qualified households. Qualified households must meet the requirements established by the VASH Program. These apartments will be filled by direct referral from the VA Palo Alto Health Care System, with additional resources and vetting provided by the Housing Authority of the County of Alameda (HACA).

All floors have elevator access. All apartments are made affordable through the City of Dublin, the County of Alameda, HCD Infill Infrastructure Grant, the Low-Income Housing Tax Credit Program, CDLAC Qualified Residential Rental Project Program, Bank of America, the Home Depot Foundation, the Housing Authority of the County of Alameda (HACA), the Veterans Affairs Supportive Housing Program, and the VA Palo Alto Health Care System. The Head of Household must be 18 years of age or older at the time of application.

The chart below provides an overview of the distribution of resident apartments.

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Set-Aside for VASH Qualified Applicants</th>
<th>Available thru Lottery Process</th>
<th>Approximate Square Footage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 BR/1 BA</td>
<td>22</td>
<td>2</td>
<td>600 sf</td>
</tr>
<tr>
<td>2 BR/1 BA</td>
<td>3</td>
<td>17</td>
<td>850 sf</td>
</tr>
<tr>
<td>3 BR/1 BA</td>
<td>0</td>
<td>21</td>
<td>1140 sf</td>
</tr>
<tr>
<td>Unit Total</td>
<td>25</td>
<td>40</td>
<td>Grand Total: 65*</td>
</tr>
</tbody>
</table>

*One additional two-bedroom apartment will be filled by an on-site staff member of the management company.

Eden Housing Management, Inc. does not discriminate based on race, color, creed, religion, sex, national origin, age, familial status, handicap, ancestry, medical condition, physical handicap, veteran status, sexual orientation, AIDS, AIDS related condition (ARC), mental disability, or any other arbitrary basis. TDD/TTY 1-800-735-2922
2. When will the apartments be available?

Construction on the project is anticipated to be completed in February 2017. Barring construction delays all apartments are expected to be occupied in March 2017.

3. What special amenities are provided?
   - Community Room
   - Computer Learning Center
   - Fitness Center
   - Onsite Laundry Facilities
   - Playgrounds and community garden
   - Outdoor Decks
   - Resident Services with a Dedicated On-Site Office

4. Will I get my own assigned parking space?

There will be 90 parking spaces available for residents of Valor Crossing, including ADA spaces. Parking is available on a first come, first served basis.

5. Who will manage the property?

Eden Housing Management, Inc. will manage the property. A full-time property manager will act as the primary management contact for the residents. An Eden Housing Management, Inc. property management staff member will live on-site.

6. Where do I pick up a rental application for Valor Crossing?

Beginning on Monday, 11/7/2016 and lasting through Friday, 11/18/2016, applications will be made available for pick-up during specified hours in three (3) different ways:

   a) Online at www.edenhousing.org (Click on “Now Leasing”)

   b) At the Valor Crossing Lease-Up Office:
      7950 Dublin Blvd., Suite 208A
      Dublin, CA 94568

      Pick-up Hours: 10:00 AM to 4:00 PM
      Dates: Monday, 11/7/2016 through Saturday, 11/12/2016; and
             Monday, 11/14/2016 through Friday, 11/18/2016
c) At three Community Meetings:

- 2:30 PM on Monday, 11/7/2016
  - Dublin Library
  - 200 Civic Plaza
  - Dublin, CA 94568

- 2:30 PM on Wednesday, 11/9/2016
  - Dublin Civic Center
  - 100 Civic Plaza
  - Dublin, CA 94568

- 6:00 PM on Wednesday, 11/9/2016
  - Dublin Civic Center
  - 100 Civic Plaza
  - Dublin, CA 94568

7. How should I submit my completed application?

Completed rental applications will **ONLY be accepted as follows:**

1.) **In-Person** at:

   Valor Crossing Lease-Up Office
   7950 Dublin Blvd., Suite 208A
   Dublin, CA 94568

   Drop-Off Hours: 10:00 AM to 4:00 PM
   Dates: Monday, 11/7/2016 through Saturday, 11/12/2016; and
   Monday, 11/14/2016 through Friday, 11/18/2016

2.) Via the **Online Submittal** Process:

- Go to [www.edenhousing.org](http://www.edenhousing.org) and click on “Now Leasing” to access the online application process.
- Online applications may be submitted starting at 10:00 AM on
  Monday, 11/7/2016 through 4:00 PM on Friday, 11/18/2016
8. Does it make a difference if I return my application the first day?

No. A lottery will be conducted in early-December 2016 for the forty (40) non-VASH referred apartments and will determine an applicant’s lottery list number. There is NO priority given to those who turn in an application on November 7th over an application submitted on November 18th. However, a lottery waiting list preference point weighting system will exist and is outlined in question 9 below.

9. Are there any application / lottery list preferences?

As mentioned in question 1 above, there are twenty-two (22) one-bedroom apartments and three (3) two-bedroom apartments designated for Veteran Affairs Supportive Housing (VASH) qualified households. Qualified households must meet the homeless Veteran requirements established by the VASH Program. These apartments will be filled by direct referral from the VA Palo Alto Health Care System, with additional resources and vetting provided by the Housing Authority of the County of Alameda (HACA). Veterans interested in being screened for the VASH program can attend the VA housing resource group that is available every Friday at 11AM-noon at the Fremont VA Clinic, 39199 Liberty Street, Fremont, CA.

The remaining two (2) one-bedroom apartments, seventeen (17) two-bedroom apartments, and twenty-one (21) three-bedroom apartments will have a weighted preference point system as described below. The apartment community reserves the right to remove this preference if it ever determines, in accordance with its funding partners, that the preference is no longer economically feasible or necessary for the project.

<table>
<thead>
<tr>
<th>Preference</th>
<th>Points</th>
<th>Qualifications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Veteran Preference</td>
<td>4</td>
<td>Households that, at the time of selection from the waiting list, include a member who is a veteran. Veteran shall mean a person who served in the active United States military, naval, or air service and who was discharged or released from such service under conditions other than dishonorable.</td>
</tr>
</tbody>
</table>
**Valor Crossing**  
**Frequently Asked Questions (FAQ)**

<table>
<thead>
<tr>
<th><strong>Senior</strong></th>
<th>1</th>
<th>Sole persons 62 years of age or older -or- household made up exclusively of seniors (e.g. senior couple or senior siblings). Appropriate forms of verification will be required at the time of selection from the waiting list.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Disabled</strong></td>
<td>1</td>
<td>Households that, at the time of selection from the waiting list, include a member who is a person with disabilities. Appropriate verification documents will be required at the time of selection from the waiting list. (Persons with disabilities include persons who have a disability as defined under the Social Security Act or Developmental Disabilities Care Act, or a person who has a physical or mental impairment expected to be of long and indefinite duration and whose ability to live independently is substantially impeded by that impairment but could be improved by more suitable housing conditions. This includes persons with AIDS or conditions arising from AIDS but excludes persons whose disability is based solely on drug or alcohol dependence).</td>
</tr>
</tbody>
</table>

**10. When will the lottery be held?**

Eden Housing Management, Inc. will conduct the lottery in early-December 2016, upon completion of the above described preference review. Because the lottery is conducted in a time-sensitive manner, rental applications will not be accepted later than 4:00 PM, Friday, 11/18/2016, as published. The lottery is not open to the public.

**11. How will the preference be applied to the lottery?**

The preference described in question #9 will be applied according to the following:

All fully completed applications received during the initial intake period described above will be entered into an Excel database, with a preference weighted points column as a sortable column.
A lottery program (Excel macro) is run for the entire applicant pool, assigning a lottery (waiting list) number at random to each application.

The lottery list (waiting list) is then sorted, first by preference category and second by lottery number, so that all of the applications with a preferences are filtered to the top.

The Veteran preference will be verified at the time of application. The senior and disabled preferences will be verified at the time of selection from the lottery/waiting list. If the preference cannot be appropriately verified, the point or points will be removed and the applicant resorted accordingly.

12. Will all applicants receive an interview letter?

No. Once the lottery has been conducted and sorted, applicant interview letters will begin being distributed in late December 2016. Valor Crossing will process 4 to 5 applications for each available unit and send out the appropriate number of interview letters to meet this target. Applicant interviews will begin in early January 2017.

13. How are applications processed and apartments assigned?

Applications will be processed (interviews set up and third-party income verifications sent out) in the order of their preference category and lottery (waiting list) number. Valor Crossing will process 4 to 5 applications for each available apartment and send out the appropriate number of interview letters to meet this target.

An apartment is assigned once all third party verification forms are returned, income calculations are completed and the file is deemed approved by Eden staff. Apartments are then assigned based on the “first approved file,” regardless of lottery number.

Applicants not contacted will be converted to the waiting list upon completion of the lease-up at 100% occupancy. The waiting list will maintain the original preference weighted points and lottery number order.

As apartments become vacant and turn over, applicants on the waiting list are contacted in order of lottery (waiting list) number, sorted by preference weighting.

14. What will I need to bring to my interview?
You will be asked to bring the following documents to your interview:

- Social Security Card or Resident Alien Card
- California Driver’s License or Photo ID
- Birth Certificate for all Household Members under the age of 18
- Documentation for ALL Sources of Income including, but not limited to:
  - Employment (last 3 consecutive months of current paystubs - no gaps),
  - Social Security (most recent 2016/2017),
  - Supplemental Social Security (most recent 2016/2017),
  - Veteran Administration Benefits, Pension / Retirement, including any income from deceased spouse or children (if paystubs are received, the last 3 consecutive months – no gaps of paystubs are required or current proof of income dated within 120 days of interview)
  - Child Support Judgment & proof of income (dated within 120 days of interview)
- Complete Tax Returns for 2015; including all W-2 & 1099s, if you file
- Checking account statements – last six months in order by month – No gaps
- Savings account statements for the most recent or current month
- Most current Statement received in 2016 for any other kind of assets such as, IRAs, 401/Ks and any other form of other Retirement Accounts
- Life Insurance Policies (this does not include Term Life)
- Documentation for any other asset or source of income
- For those individuals who are self-employed or earn cash wages, very specific regulations apply to verifying these types of income, as follows:
  - **Self-Employed**
    - Previous Year’s 1040 Tax Return and Schedule C**
    - OR
    - IRS Form 4506-T and one of the following:
      - Profit and Loss Statement
      - Statements from recurring clients
  - **Cash Wages**
    If an applicant/tenant is claiming that they do not receive pay-stubs as they are paid in cash, the IRS has determined that those individuals are considered “independent contractors” and as such should file a 1040 tax return. We will require a copy of the 1040
filing for the applicant/tenant and a third party statement from the employer on company letterhead, indicating the name of the applicant/tenant, the position title, and how much the employer pays the applicant/tenant in cash each week.

Additionally, if a household is claiming they do not file taxes on cash wages, we will require a completed IRS form 4506-T, received back from the IRS, to be in the file, verifying non-filing status **in addition to** the third party statement from the employer on company letterhead, indicating the name of the applicant/tenant, the position title, and how much the employer pays the applicant/tenant in cash each week.

☐ If you are eligible for one of the preferences listed in question #9 (i.e. Veteran, Senior, or Disabled), please provide supporting documentation, as follows:

  o DD Form 214, Certificate of Release or Discharge
    o This Veteran preference will be verified at the time of application.
  o California Driver’s License or Photo ID (senior preference will be verified at the time of selection from the lottery/waiting list)
  o If not readily apparent, verification of disability form completed by a health care provider
  o The senior and disabled preferences will be verified at the time of selection from the lottery/waiting list. If the preference cannot be appropriately verified, the point or points will be removed and the applicant resorted accordingly.

15. Are there restrictions on the family size that is authorized to live in a unit?

Yes. The following occupancy standards will apply to all apartments.

<table>
<thead>
<tr>
<th>Persons in Household</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unit Size</strong></td>
</tr>
<tr>
<td>1 Bedroom</td>
</tr>
<tr>
<td>2 Bedroom</td>
</tr>
<tr>
<td>3 Bedroom</td>
</tr>
</tbody>
</table>

16. What are the current maximum income limits to rent the apartments?
The following income limits are effective as of March 28, 2016 for Alameda County as published on the website for the California Tax Credit Allocation Committee (CTCAC), which implements the Low Income Housing Tax Credit Program (LIHTC) in the State of California. Additionally, households must make at least 2.5 times their monthly rent as income. (This is not applicable to those with a Housing Choice Voucher.)

### Maximum Income Limits per Number of Persons in Household

<table>
<thead>
<tr>
<th>AMI Level</th>
<th>One Person</th>
<th>Two Person</th>
<th>Three Person</th>
<th>Four Person</th>
<th>Five Person</th>
<th>Six Person</th>
<th>Seven Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>$34,150</td>
<td>$39,000</td>
<td>$43,900</td>
<td>$48,750</td>
<td>$52,650</td>
<td>$56,550</td>
<td>$60,450</td>
</tr>
<tr>
<td>60%</td>
<td>$40,980</td>
<td>$46,800</td>
<td>$52,680</td>
<td>$58,500</td>
<td>$63,180</td>
<td>$67,860</td>
<td>$72,540</td>
</tr>
</tbody>
</table>

17. What are the proposed rents for non-VASH apartments?

The following rent limits are effective as of March 28, 2016 for Alameda County as published on the website for the California Tax Credit Allocation Committee (CTCAC), which implements the Low Income Housing Tax Credit Program (LIHTC) in the State of California (exceptions may apply to those holding portable Housing Choice Vouchers):

<table>
<thead>
<tr>
<th>Bedroom Size</th>
<th>Rent Range</th>
<th>Number of Apartments Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 BR</td>
<td>$914 - $1,097</td>
<td>2</td>
</tr>
<tr>
<td>2 BR</td>
<td>$1,097 - $1,317</td>
<td>17</td>
</tr>
<tr>
<td>3 BR</td>
<td>$1,267 - $1,521</td>
<td>21</td>
</tr>
</tbody>
</table>

Rents for the non-VASH apartments are set at the appropriate Low Income Housing Tax Credit program 50% and 60% levels by bedroom size. The amount a household pays in rent will be determined by household income and bedroom size. Examples below:

- A 1-person household that qualifies at the 50% AMI level will pay $914 per month for a one-bedroom apartment. This household’s income must be less than $34,150 but more than $27,420 per year.
- A 4-person household that qualifies at the 50% AMI level will pay $1,097 for a two-bedroom apartment or $1,267 for a three-bedroom apartment. This household’s income must be less than $48,750 but more than $32,910 per year for a two-bedroom apartment. This household’s income must be...
less than $48,750 but more than $38,010 per year for a three-bedroom apartment.

- A 4-person household that qualifies at the 60% level will pay $1,317 for a two-bedroom apartment or $1,521 for a three-bedroom apartment. This household’s income must be less than $58,500 but more than $39,510 per year for a two-bedroom apartment. This household’s income must be less than $58,500 but more than $45,630 per year for a three-bedroom apartment.

18. Is a lease required?

Yes. A one-year lease is required at initial move-in.

19. Is smoking allowed at the property?

Valor Crossing has been designated as a non-smoking property. No smoking will be allowed anywhere in the resident apartments, common areas, or anywhere on the exterior of the property.

20. Can students apply?

Anyone who meets the basic eligibility requirements as explained throughout this FAQ is welcomed to apply. However, very specific guidelines do exist as it relates to full-time students, as identified below:

Full-time Students (including K-12 and adult dependents) -
In order for a household consisting entirely of full-time students to be considered eligible, they must meet one of the following criteria:

- Any member of the household is married and either files or is entitled to file a joint tax return.
- The household consists of at least one single parent and his or her minor children, and the parent is not a dependent of a third party. Any children may be claimed as a dependent of either parent, regardless of tenancy in unit.
- At least one member of the household receives assistance under Title IV of the Social Security Act. (AFDC, TANF, CalWORKS, etc. – Not SSA or SSI).
- At least one member is enrolled in a job training program receiving assistance under the Work Investment Act (WIA), formerly known as the Job Training Partnership Act, or similar federal, state or local laws.
Valor Crossing
Frequently Asked Questions (FAQ)

- At least one member of the household is under age 24 and has exited the Foster Care system within the previous 6 years.

21. Will pets be allowed?

Yes. Pets will be allowed in accordance with Eden Housing Management, Inc.’s Pet Policy. Below are the basic guidelines included in this policy; however, this is not the policy in its entirety. A pet deposit of $150 is required.

Only the following types and number of pets will be allowed:

A. Dog
   - Maximum Number: One
   - Maximum Size: 25lbs

B. Cats
   - Maximum Number: One (Domestic only)
   - Maximum size: N/A
   - Minimum age: 6 months

C. Birds
   - Maximum number: Two

D. Fish
   - Maximum Aquarium Size: 20 gallons

E. Small Mammals
   - Gerbils, Hamsters, Rats, Guinea Pigs
   - Maximum number: Two

**Notes:** No rabbits are permitted. Only one breed of pet is allowed. For example, you may have one dog OR two birds, but not one dog plus two birds.

22. Will Resident Services be provided?

Yes. Eden Housing Resident Services and Abode Services will provide resident support for Valor Crossing. Our services include information and referrals to local community resources, one-on-one support to address individual needs, educational classes/presentations on site, community building programs, and programming for children. There will be a dedicated resident services office on-site.
23. Who should I contact if I have any questions?

For general questions and questions about the application process please call the Management Agent at (510) 499-2491.