Rental Application Criteria and Tenant Selection

Fair Housing Statement:

We are a fair housing provider. All applicants will be subject to the same application criteria. We do not discriminate against persons on the basis of race, color, religion, national origin, sex, familial status, disability, marital status, age, ancestry, sexual orientation, source of income, medical condition, gender, gender identity or expression, genetic information, citizenship, immigration status, primary language, veteran or military status or any arbitrary basis or any other basis protected by federal, state or local law.

Renting a unit:

To rent a unit, we require you to view the unit and to complete an online application and provide us your first and last name, home or other physical address, contact information of prior Landlords, your contact information (e.g., telephone number, your e-mail address and any other contact information), and income information. We will also request your Social Security or Individual Taxpayer Identification Number for a credit check. We will not refuse to rent to you because you do not have an SSN or ITIN. We will attempt to run a credit report on individuals who lack an SSN or ITIN. If no credit report is found, it will result in a conditional acceptance (assuming all other rental criteria are met).

Things to Consider Before you Apply:

A rental property may receive multiple rental applications on the same general timeframe. Before you submit your rental application, please understand that a credit bureau screening report is involved and there is chance your rental application may not be approved. We will process fully completed applications in order that they are received. To be considered complete, your application must be submitted with all requested information and all adults over the age of 18 and emancipated minors who would be residing in the home must have submitted an application. We are looking for someone to move in immediately so your requested lease start date may be a further determining factor.

Application Process and Requirements:

Every person over 18 and emancipated minors who will reside at the rental property must be named on the lease and complete and submit a rental application as well as pay a $35 rental application fee. Please note that the application fee is the cost of the report we obtain and is therefore non-refundable if we order the report. Each application must be filled out completely and accurately. An incomplete application will not be processed. Any misstatements, inconsistencies, or omissions made on your application, whether or not discovered before you move into the rental property, is grounds for denial of an application or termination of an existing lease. Information must be legible and verifiable. If information given on the application cannot be checked out and verified, this is a reason for denial of an application. False information is grounds to reject your application.

Income:

Income must be verifiable and must meet the following criteria:

- Total household gross monthly income must be at least 2 ½ to 3 times the amount of monthly rent (i.e. $1500/month rent x 3 = $4500/month minimum income). Section 8 voucher or other rental assistance recipient's income (including the voucher or rental assistance amount) must be 3 times the amount of the rent portion the applicant is responsible to pay.
- All income must be legal and verifiable.
- Examples of income include, but are not limited to: wages, salaries, tips, Social Security benefits, retirement, pension or other retirement income, income from stocks/bonds, child support or alimony payments, unemployment benefits, public assistance, student loans or grants, Section 8 Housing Choice Vouchers, VASH vouchers or any other rental assistance from any federal, state, local or nonprofit-administered public assistance, benefit or housing subsidy program, or any financial aid from any rental assistance program, homeless assistance program, security deposit assistance program, or housing subsidy program, whether paid directly to the program participant, landlord, or representative of either.
- Savings and brokerage accounts may be considered as income with verification of bank balances (savings, check, money market, certificates of deposit) totaling at least three (3) times the monthly rent for the term of the lease (i.e., $1500/month rent x 3 =$4,500 x 12 months = $54,000/minimum account balance).
- Co-signers on leases are not accepted.

Proof of Income:

Written proof of income must be provided in one or more of the following forms:

- Written offer letter from employer indicating salary and start date (if employment new and has not yet started)
- Your most recent pay stubs from your place of employment with a Year to Date total
- The last three month's of bank statements showing deposits into the account
- Letter of benefit awards or assignments from a 3rd party bank, life insurance company, or government source of benefits paid
- Proof of pension or other retirement income
- Student loan or grant information
- Proof of receipt of court ordered child or spousal support
- Proof of receipt of any other legal, verifiable income

For self employed individuals:

- The most recent complete Federal income tax returns (signed)
- If sole proprietor, include most recent Federal Schedule C indicating self employment income; If corporation or partnership attach two most recent K-1 statements showing owner share of cash distributions from your business.
- Three month's of bank statements for self employment

For rental assistance (ie: Section 8, etc.):

- We participate in the Section 8 and VASH voucher programs and other federal, state or local public assistance or rental subsidy programs
- Subsidy recipient's income (including the voucher or other public assistance or rental subsidy amount) must be 3 times the amount of the rent portion they are responsible to pay.
- FICO credit scores of all applicants per the following scale:

  650-850 is standard security deposit

  600-650 is standard deposit plus an increased security deposit

  600 and less is denied application

Cash Reserves:

Copies of three most current statements from at least one banking or investment institution (checking, savings, brokerage, or retirement accounts) showing cash reserves and/or regular deposits from a named source totaling at least three (3) times the monthly rent for the term of the lease.

Housing History:

Five years of previous residential history and contact information for previous landlords or property managers must be provided. Roommate are not acceptable as Landlord references. Positive references from previous landlords are required. The following items disqualify rental acceptance or be grounds for denial of an application:

- Previous unlawful detainer (eviction) lawsuit or default (failed to perform) on any obligation of a rental agreement or lease (i.e. late payments, NSF checks, noise complaints, skips or any negative or neutral reference). Public records will be researched.
- Outstanding balance owed to previous or current landlord.

Credit History:

All applicants must submit for a credit history check. The following items disqualify rental acceptance or be grounds for denial of an application:

- History of or current bankruptcy proceedings (We may consider past bankruptcy if substantial good credit has been re-established after the discharge).
- History of delinquent payments or high credit balances on multiple credit accounts.
- Credit score of less than 600 in any of the major credit reporting agencies.
- Unpaid bills referred to collection agency.
- History of NSF checks.

Credit history will be weighed in conjunction with all other rental criteria. Landlord reserves the right to deny any applicant based solely on a history of any delinquent credit activity.

Fico Scores:

In general, we use FICO scores as an indication of credit worthiness. We use the following scale:

650-850 is standard security deposit

600-650 is standard deposit plus an increased security deposit

600 and less is denied application

Criminal History:

All applicants who meet the above rental criteria will require a criminal history screening. The following items may disqualify rental acceptance or be grounds for denial of an application:

- Felony convictions, misdemeanor or gross misdemeanor convictions on crimes against persons or property within the last 10 years; or
- Manufacture or distribution of controlled substances

Convictions for the illegal manufacture or distribution of controlled substances will result in an automatic denial of the application. Convictions involving crimes against persons or property will result in an individualized assessment being conducted to determine whether the person poses a current direct threat to persons or property. Anyone deemed to constitute a direct threat to persons or property based on criminal history will have their application denied. The individualized assessment will include mitigating information provided by the applicant such as: (1) the facts or circumstances surrounding the criminal conduct; (2) the age of the individual at the time the conduct occurred; (3) evidence that the individual has maintained a good tenant history before and after the conviction or conduct; and (4) evidence of rehabilitation efforts.

Proper Identification:

All applicants must provide a government-issued photo ID:

Landlord and Applicant Interactions:

A courteous and businesslike attitude is required from all applicants and prospective tenants. We reserve the right to refuse rental to anyone who is verbally abusive, swears or uses profanity, is disrespectful, belligerent, makes threats, is argumentative, displays violent behavior, demeaning speech or treatment of landlord or landlord’s agent or to one another if more than one applicant or in general displays an attitude during the application process

that causes management to believe we would not have a positive landlord and tenant relationship.

Occupancy:

Maximum number of residents equal to two persons per bedroom plus one additional person for the entire unit.

Pets and Assistance Animals:

Pets are not acceptable in most of our rentals.

Assistance animals for persons with disabilities are not considered to be pets but do require advance written approval. We do require verification of disability and disability-related need for an assistive animal (unless the disability and need are readily apparent). We do not accept on-line self-certified registrations. As a standard policy, we provide reasonable accommodations for persons with disabilities who need assistance animals and follow HUD guidelines regarding assistance animals (FHEO-2013-01, Issued: April 25, 2013). However, we use the California definition of disability.

As part of this written policy for assistance animals, we will consider the following in making a decision to accept or deny the request for reasonable accommodation:

1. Does the applicant seeking to use and live with the animal have a disability as defined by California law — i.e., a physical or mental impairment or medical condition that limits one or more major life activities?
2. Does the applicant making the request have a disability-related need for an assistance animal? In other words, does the animal work, provide assistance, perform tasks or services for the benefit of a person with a disability, or provide emotional support that alleviates one or more of the identified symptoms or effects of a person's existing disability?
3. If the disability and disability-related need are not readily apparent, has the applicant provided written verification from a health care professional or other reliable party in a position to know about the disability and needs that the person has a disability and that the animal provides a service or emotional support that alleviates one or more of the identified symptoms or effects of an existing disability.
4. Does the animal in question poses a direct threat to the health or safety of others that cannot be reduced or eliminated by another reasonable accommodation?

5. Would the specific assistance animal in question cause substantial physical damage to the property of others that cannot be reduced or eliminated by another reasonable accommodation?

Protecting Your Privacy:

Protecting your privacy is important to us. Your email address and personal information are confidential and will not be sold or rented.