

Pensione Esperanza

Tenant Selection Criteria

As of January 30,2008

It is our objective to provide decent, safe, and sanitary housing at a reasonable rent for those who can demonstrate an ability to pay the rent, protect and care for persons and property, and be responsible for themselves and their guests. To ensure that Residents are selected fairly, their qualifications for tenancy will be determined by evaluating their demonstrated performance, current financial status, criminal background, and attitude towards living in a close community.

1. WHEN AND HOW DO YOU APPLY FOR AN APARTMENT?

- a) **Waiting List:** The Waiting List includes those persons that have completed an application, during the application period. No more than thirty (30) names will be allowed on the Waiting List for any type unit. It is important that everyone have an equal opportunity to submit their application, and therefore, no one will be given advance notice of when the Property Manager will open the Waiting List. All applicants on the waiting list are required to check in with the Resident Manager every 90 days (or sooner if there is a change of address or telephone number). **An applicant's failure to check in with the Resident Manager will result in their name being removed from the Waiting List.**
- b) **Application Period:** Applications will only be accepted when the Waiting List is open, as specified by the Property Manager. Applicants may only register on one list for one type unit.
- c) **Notice of Available Unit for the Waiting List:** When a unit becomes available the Resident Manager will send a "Notice of Available Unit" to the next three (3) names on the Waiting List.
- d) **Preferences:** Preference is given to anyone who is:
 - i) Under case management with CHDC
 - ii) Elderly and / or Disabled.
 - iii) A current Resident who qualified for a lower priced unit than they currently occupy but voluntarily moved into a higher priced unit because the lower priced unit was unavailable at the time they were accepted for tenancy.
 - iv) A current Resident who needs to transfer to another unit for medical reasons. (This must be verified by a licensed medical practitioner.)
- e) **Order of Selection**
 - i) Applicants are taken in chronological order
 - ii) Preferences take precedence over those without preferences.
 - iii) Waiting List applicants
 - iv) Transfers
- f) **Ten Days to Respond:** The three (3) applicants on the Waiting list will be given ten (10) days, from date of mailing, to respond. **Those not responding within ten (10) days, from the date of mailing, will be removed from the Waiting List.** If no one on the Waiting List qualifies for tenancy, notification will be made to the names on the Transfer list in chronological order. It is the applicant's responsibility to furnish sufficient information within the deadlines set by management.
- g) **Declining An Available Unit:** Applicants receiving the "Notice of Available Unit" may choose to decline the unit within seven (7) days of receipt of the notice and have their name remain on the waiting list in it's original place. **However, applicants who decline**

a second time (upon receipt of a “Notice of Available Unit”) shall have their names removed from the waiting list.

- h) **Written “Notice of Disqualification”:** Any time an applicant is turned down, they will receive that reason in writing. If they do not agree with this notice for any reason, they may appeal the decision by writing to the Resident Manager and requesting a review by or a meeting with the Property Manager. **In the interest of minimizing vacancies, no unit will be held for an applicant once the “Notice of Applicant Disqualification” has been mailed out.** However, should the Property Manager determine that the applicant is qualified for tenancy, or if another applicant has already been accepted for tenancy for the available unit before the review process has been completed, the applicant’s name will be replaced in its original position on the waiting list, without prejudice. **Applicants that are disqualified from tenancy shall have their names removed from the waiting list.** However, any disqualified applicant may re-apply for tenancy, without prejudice, at such time as the waiting list is re-opened.
- i) **Disclaimer:** No person is guaranteed a unit by being accepted on the waiting list. Since there are no pre-qualification requirements, Management will only be able to qualify, or disqualify, a family or person, after all verifications are completed and returned, along with credit, UD, criminal background, and landlord investigations. **An applicant should review this Tenant Selection Criteria and determine for themselves if they may qualify and wish to apply.**
- j) **Nondiscrimination:** Pensione Esperanza does not discriminate on the basis of race, color, creed, national origin, age, sex, disability, familial or marital status, or source of income in the admission or access to, or treatment or employment in, its programs and activities. In addition, CHDC management policy is to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford an individual with handicaps equal opportunity to use and enjoy a dwelling unit, including public and common use areas.

2. **THE FOLLOWING INCOME AND OCCUPANCY TABLE APPLIES TO ALL APPLICANTS:**

<u>Type Unit</u>	<u>Minimum Monthly Income</u>
30% (\$350 Units)	\$650.00
35% (\$464 Units)	\$1260.00
40% (\$577 Units)	\$1450.00

the above income limits may be revised periodically by TCAC and / or CHDC. The maximum annual income for any resident at Pensione Esperanza is \$29,720.00.

<u>Occupancy Standards:</u>	Studios:	1- person
	One Bedroom Unit:	1-3 persons

3. **TENANT SELECTION CRITERIA:**

Processing an Application Includes: *Credit Investigation, Unlawful Detainer Report, Landlord References, Criminal Background Investigation, Employment or Income Verification, and Asset Verification.*

- a) **Application Fee:** There is an application fee of \$30.00 per person. This fee covers the cost of the credit and unlawful Detainer reports (\$12), and criminal background check (\$18 per county searched).
- b) **Credit Investigation:** A credit report will be processed. An applicant will be disqualified if they receive a report of derogative credit. Derogative credit includes collections, negative current accounts, public record debt, late accounts, etc. Credit will be rated on a “report card” with fixed points deducted for each derogative account. A

passing grade of 70 points is required. A copy of the report card is available. Exceptions to this rule must be approved by the property manager, in writing.

- c) **Unlawful Detainer Report:** An unlawful Detainer Report (U.D.) will be processed through the U.D. Registry, Inc. An applicant will be disqualified if they have been evicted from any prior residence, for any reason.

- d) **Landlord References:** The purpose of verifying landlord references is to determine if the applicant has demonstrated an ability to pay rent on time and to meet the requirements of tenancy. **In order for a landlord reference to be acceptable, the tenancy must have been for a duration of at least six (6) months, and the landlord must have an “arms length” relationship with the applicant.** Family members and/or personal friends are not an acceptable landlord reference. An exception may be allowed for an applicant who has been paying market value rent for the past year or more, and can substantiate it with canceled checks, or other acceptable documentation. Current and prior landlord references will be checked. A negative landlord reference, by itself, is grounds for denial.

- e) **Criminal Background Investigation:** A criminal background investigation will be performed on each applicant. As criminal background checks are done county by county, the manager will select all counties which come up on the credit report, landlord references, and employment history. Applicants will be disqualified for tenancy if they have been convicted, in the last 7 years, of any of the following:
 - i) Any felony
 - ii) Assault and Battery
 - iii) Resisting Arrest
 - iv) Weapons Possession
 - v) Theft
 - vi) Sex Crimes
 - vii) Rape
 - viii) Molestation
 - ix) Spousal Abuse
 - x) Fraud
 - xi) Computer Crimes
 - xii) Child Endangerment
 - xiii) Drugs
 - xiv) Disturbing the Peace
 - xv) Prostitution
 - xvi) Theft, burglary, breaking and entering, trespassing
 - xvii) Crimes against property

- f) **Employment / Income:** Employment and / or income is verified to determine if the applicant is qualified for the Tax Credit Program and to determine if the gross income meets the minimum / maximum income limits described above in paragraph 2.

- g) **Assets:** Assets are verified to determine actual or imputed income. The income is added to the income in sub-paragraph e) above to determine if applicant’s total income is below the income limits published annually by TCAC. Asset income is not used to determine minimum income requirements.

- h) **Other Reasons for declining an applicant:**
 - i) Tax Credit rules do not allow Full Time Students. Student status is determined by 3rd party verification with the institution of attendance.

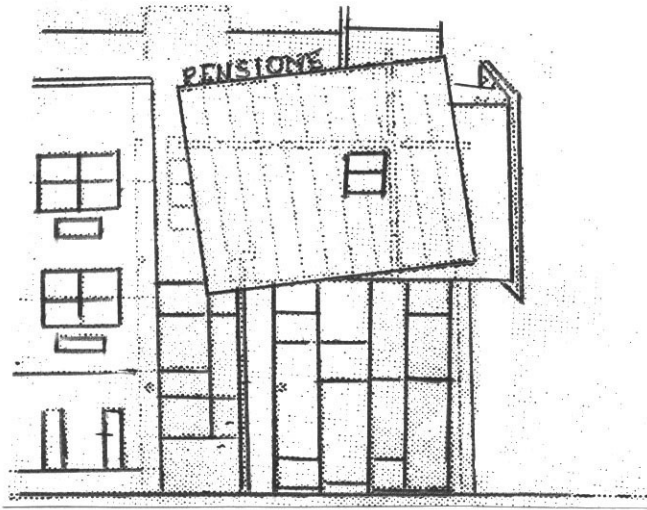
 - ii) Management reserves the right of disqualification to ensure agreeable and pleasant surroundings for all residents. An applicant can be disqualified if they

- display, or have displayed, blatant disrespect, disruptive, or anti-social behavior towards property, other residents, or management at any time during this process or in the past three years.
- iii) There are no pets are allowed without the prior written permission of the management.
 - iv) An applicant must complete all the forms requested in a timely manner or be automatically passed over for the next applicant in chronological order, unless the Resident Manager gives the applicant an authorization in writing for more time. Three (3) full business days, from the time the information is requested, will be considered adequate time for the applicant to complete and return the requested information. The applicant passed over will remain the next person in chronological order until they provide the information. After three months, this application must be referred to the Property Manager for disposition.
- i) **Exceptions:**
- i) All exceptions to these policies and procedures must be approved by the Property Manager, in writing, in order to be honored. Where errors are made by the Resident Manager administering these policies and procedures, the file must be submitted to the Property Manager for disposition.
 - ii) The Resident Manager will submit all requests for exceptions to the Property Manager, by facsimile, and a return response will be within five (5) work days.
 - iii) Any written response from the Property Manager may be copied for the applicant.
 - iv) The most commonly approved exceptions are listed below:
 - a) Any person with a bankruptcy.
 - b) A head of household who has recently been released from armed services and does not fit the normal historical criteria requirement.
 - c) Persons that have not had the time away from their parents or guardians to develop a positive track record from landlords or credit.
 - d) No credit may not be declared bad credit. If an applicant pays all bills in cash, and can demonstrate this fact, then no credit, may be classified as good credit.
 - e) Cosigners may be offered or used by management to support an application that might otherwise be declined for lack of credit and / or landlord references. The process for approving an applicant with a co-signer is the following:
 - (1) A co-signer can only be approved by the property manager.
 - (2) Before a co-signer can be considered, the manager must process the application for landlord references, credit, criminal background and income and asset verification.
 - (3) There must not be any negative landlord or credit references for the co-signer or the applicant.
 - (4) They can offer the name of a responsible person who will guarantee the terms of the rental agreement for a minimum of one year. A responsible person will have an exemplary credit record (no negative accounts), stable living (such as owning their own home, or other property) and employment or substantial investment income.

I have read and received a copy of the Pensione Esperanza wait list policy / Tenant Selection Criteria.

Signature of Applicant

Date



Pensione

Esperanza

*598 Columbia Ave. San Jose, CA 95126
On the corner of Bird and Columbia one block south of West San Carlos*

The rents are divided into 3 tiers: \$350, \$464, \$577, each tier has 36 apartments. A tenant's rent is set by both income and the availability of an apartment at that rent level. Also a security deposit is required at move-in.

The apartments are furnished: there is a double bed, chest of drawers, table and chairs. Each apartment has its own bathroom and "kitchenette" cooking is done with a microwave oven. **THERE ARE NO STOVES. Cooking on a hot plate is forbidden.** There is a full size refrigerator, and garbage disposal.

There are no pets allowed. Information is available on exceptions to the policy upon request.

Tenant selection criteria are outlined in the application packet. All applicants must qualify by income. Income limits are in the application packet. **No Full-time students are accepted**

Only **one** person can occupy a unit. There are no exceptions to this rule.

You must have fairly good credit, and good report on criminal history. If you have rented in the past, you must have a good rental history and references

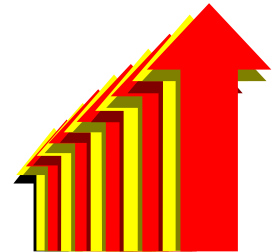
There are wheelchair accessible apartments. There is no discrimination on the basis of any of the protected categories.

All applicants must qualify according to requirements of the Internal Revenue Service, Housing Tax Credit Program.

APPLICATION FOR: *PENSIONE ESPERANZA*

Date received _____
Screened _____ denied _____
Lottery # _____

Return application to:
Pensione Esperanza SR0.
598 Columbia Ave. .
San Jose, CA 95126



Print

Name: _____ M / F _____ Birthdate _____
Address: _____
City: _____ State: _____ Zip: _____
Telephone #: _____ Pager: _____
Social Security or ITIN # _____ Drivers License # _____ Exp.date: _____
1. Prior Address _____
City: _____ State: _____ Zip: _____
Landlord/Mgr's Name _____ Phone # _____
Reason for leaving: _____
2. Prior Address _____
City: _____ State: _____ Zip: _____
Landlord/Mgr.'s Name _____ Phone # _____
Reason for leaving: _____
Have you gone by another name or Social Security/ITIN Number in the last 5 years ? YES NO (circle one)
If yes, please indicate what name and/or Social Security/ ITIN number _____

you must fill out this application completely to be considered for residency

Personal References (persons not related to you)

1. Name: _____ 2. Name: _____
Address: _____ Address: _____
City: _____ Zip _____ City: _____ Zip _____
Telephone # _____ Telephone # _____

Employment:

Occupation: _____ Employer _____
Address of Employer _____
City/State/Zip _____
Telephone # of Employer _____
Date Employed: _____ Wage/Salary per month: _____

Other Sources of Income:

Check all sources of income received **and how much** you receive monthly from **any** source.

SSI _____ V.A. benefits _____ Social Security _____
Alimony _____ G.A. _____ Pension/Retirement _____
Self-employment _____
Unemployment _____ Other _____

Are you a full time student Yes No **Will you be a full time student in the next 12 months?** Yes No

Assets: Checking and/or Savings Accounts: (please provide the following information for any/ all of your accounts)

Account: Bank _____ Branch _____
Address: _____ Account # _____
Current Balance: _____ Interest Rate: _____ Checking
Type: Savings

Account: Bank _____ Branch _____
Address: _____ Account # _____
Current Balance: _____ Interest Rate: _____ Checking
Type: Savings

Account: Bank _____ Branch _____
Address: _____ Account # _____
Current Balance: _____ Interest Rate: _____ Checking
Type: Savings

Other Assets: These include Trusts, Real Estate, Rental Property, Treasury Bills, Certificates of Deposit, Stocks, Bonds, Insurance Settlements, Inheritances, Lottery winnings, Money Market Funds, IRA's, Keogh Accounts, Pension accounts, Personal Property held as an investment such as coin , stamp collections, antiques, works of art, collector cars. BUT does not include regular clothing, furniture, or car.

Asset/ Type of Account: _____ Value: _____

Where is it held: _____ Interest Rate: _____

Income derived from asset/ month _____

Asset/ Type of Account: _____ Value: _____

Where is it held: _____ Interest Rate: _____

Income derived from asset/ month _____

Real Estate:

Do you own any real estate? Yes No

If yes, do you receive any income from the real estate? Yes No

If yes, how much annual income do you receive from the real estate? _____

Have you sold or disposed of any assets in the last two years? Yes No

If yes, did you receive fair market value for the asset? Yes No

Do you require a Handicap accessible unit? Yes No

If yes, explain _____

You must fill out this application completely to be considered for residency

The following information is **optional**. Your response will have **NO** bearing on your eligibility for this housing. If you are willing, please tell us if you are:

Asian/Pacific Islander Hispanic American Indian / Alaskan Native

White Black Other

I understand that the management is relying on this information to prove my eligibility for the Housing Credit Program. I certify that all the information and answers to the above questions are true and complete to the best of my knowledge. I consent to release the necessary information to determine my eligibility. I understand that providing false information or making false statements may be grounds for denial of my application. I also understand that such action may result in criminal penalties.

Signature **(Must be signed to be considered for residency)**

Date

Release (must be completed and signed to be considered for residency)

- I fully understand that an investigative consumer report may be requested with respect to my application for tenancy at Pensione Esperanza. I also understand that Pensione Esperanza or Charities Housing Development Corporation (CHDC) may be requesting information from public and private sources about my criminal record.
- All reports/ information will only be requested in compliance with the Federal Americans Disability Act (ADA), the Fair Credit Reporting Act, and any applicable laws. I also understand that if I am denied tenancy because of information obtained by Pensione Esperanza or CHDC, I am entitled to be given the name or source of information.
- I hereby acknowledge that a Photographic copy or FAX shall be valid as the original.
- I hereby authorize, without reservation, any previous employer, law enforcement agency, credit bureau, school, insurance company, institution or information service provider contacted by Records Search to furnish information as described in the Application to Rent.

Signature

Date

Print Full Name

The following information is required by law enforcement agencies and other entities for positive identification purposes when checking records. It is confidential and will not be used for other purposes.

Print other last names you have used: _____

address history must cover the last 7 years:

Current Address: _____ City State: _____ Zip: _____

Previous Address: _____ City State: _____ : Zip _____

Previous Address: _____ City State: _____ : Zip _____

Previous Address: _____ City State: _____ : Zip _____

Social Security # _____ Drivers License #: _____ State: _____
Issued by _____

Date of Birth (Month and Day mandatory- Year optional) _____ Gender: M F (Circle one)

