



Charities Housing

## PENSIONE ESPERANZA- RENTAL APPLICATION

PLEASE RETURN THIS APPLICATION TO:  
598 COLUMBIA AVE, SAN JOSE, CA 95126  
MONDAY THROUGH FRIDAY 9AM – 4PM  
SINGLE ROOM OCCUPANCY – 1 PERSON



Equal Opportunity Housing  
TTY/VCO/HCO 711 to Voice:  
English 800.855.7100  
Spanish 800.855.7200

**Note: Use blue or black ink only. Do NOT use white-out. Cross mistakes with one line, initial and write corrected information next to it.**

I/ We understand that this property has a non-smoking policy but Charities Housing cannot guarantee a smoke free environment ☐ Yes ☐ No

### APPLICANT

Full Name \_\_\_\_\_

Phone numbers: Cell: (\_\_\_\_) \_\_\_\_\_ Work: (\_\_\_\_) \_\_\_\_\_ Home: (\_\_\_\_) \_\_\_\_\_

Soc. Sec. / or ITIN Number. \_\_\_\_/\_\_\_\_/\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Email: \_\_\_\_\_

Driver's license or government issued Identification Number: \_\_\_\_\_ Expires \_\_\_\_/\_\_\_\_/\_\_\_\_ State \_\_\_\_\_

Current address: \_\_\_\_\_ City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### RENTAL HISTORY - List 2 years of residential history below

State your current living situation: \_\_\_\_ Own my Home \_\_\_\_ Live with friend/family \_\_\_\_ Renting \_\_\_\_ Lacking nighttime Residence

Your Current Address	
Landlord/ Contact Name	
Landlord's Phone #	
From/To Dates	
Reason for Leaving	

Your Previous Address	
Landlord/Contact Name	
Landlord's Phone #	
From/To Dates	
Reason for Leaving	

\_\_\_\_ Yes \_\_\_\_ No Are you expecting any future additions to your family due to pregnancy adoption, foster child(ren) or 50% custody of child(ren)? If yes, explain: \_\_\_\_\_

\_\_\_\_ Yes \_\_\_\_ No Have you or any member of your household ever been evicted from rental housing? If Yes, describe: \_\_\_\_\_

\_\_\_\_ Yes \_\_\_\_ No Do you or any member of your household owe money to HUD, an apartment community, or previous landlord? If yes, list Name/Address/amount: \_\_\_\_\_

### TOTAL HOUSEHOLD INCOME

List all money earned or received by each member of your household below.

Family Member Name	Employment (Monthly Income)	Public Assistance (Monthly)	Child Support (Monthly)	SS/SSI/Pension (Monthly)	Unemployment (Weekly)	Other
	\$	\$	\$	\$	\$	\$

\_\_\_\_ Yes \_\_\_\_ No Does anyone regularly give you cash or help you financially in any way? If yes, explain \_\_\_\_\_

\_\_\_\_ Yes \_\_\_\_ No Does anyone regularly pay some of your bills such as utilities, rent, phone, electric/gas? If yes, explain \_\_\_\_\_

**ASSET INFORMATION**

Below list all assets for each household member. Assets such as Checking, Savings, CDs/Stocks/Bonds, Retirement Funds, Debit Card, Cash/Deposit box, 401K, Life Insurance, etc. Please provide information below.

Family Member	Bank Name	Account Type	Account Number	Value

\_\_\_\_Yes \_\_\_\_No Do you or any household member own any real estate or mobile home? If yes, describe\_\_\_\_\_

\_\_\_\_Yes \_\_\_\_No Have you sold or disposed of any assets in the last two years? If yes, describe\_\_\_\_\_

\_\_\_\_Yes \_\_\_\_No Has any member of your household been convicted of a misdemeanor, felony, illegal manufacture or distribution of a controlled substance including marijuana? If yes, explain\_\_\_\_\_

**VEHICLES**

Make/Model \_\_\_\_\_Year \_\_\_\_\_Color \_\_\_\_\_Tag # \_\_\_\_\_State \_\_\_\_\_

Vehicle Register to \_\_\_\_\_

**ADDITIONAL CONTACT INFORMATION**, in case management is unable to reach you

Person to Notify: \_\_\_\_\_Phone (\_\_\_\_) \_\_\_\_\_Relationship \_\_\_\_\_

Address \_\_\_\_\_

Person to Notify: \_\_\_\_\_Phone (\_\_\_\_) \_\_\_\_\_Relationship \_\_\_\_\_

Address \_\_\_\_\_

**FOR MARKETING PURPOSES**, Please let us know how you heard of us:

\_\_\_\_Newspaper Ad \_\_\_\_Drove by \_\_\_\_Resident Referral \_\_\_\_Word of Mouth \_\_\_\_Website Other:\_\_\_\_\_

**Note: All household members 18 and older must sign this application.**

The property shall be occupied only by the person(s) named in this application. Applicant(s) represent(s) the above information to be true, correct, and complete and hereby authorize(s) verification of the information provided, including obtaining credit report(s), UD report(s), and criminal background report(s) at the cost of \$ 30.00 to be paid by applicant(s). Applicant(s) understand(s) and agree(s) that the landlord may disqualify applicant and/or terminate any rental agreement entered into for any misrepresentation made above.

\_\_\_\_\_- (\_\_\_\_) \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_  
Date Time Applicant 1 Signature Phone (day) Phone (eve)

**Applications are recorded according to the date/time of receipt. Incomplete applications will be rejected.**

Date/Time Application Received\_\_\_\_\_

# Pensione Esperanza Qualification Criteria

Thank you for your application to rent an apartment at Pensione Esperanza. As you go through the application process, please note that you bear the responsibility of providing any and all information required to determine eligibility.

This document is not intended to take the place of the Tenant Selection Criteria. Please reference the Tenant Selection Criteria for details on the information below. The document is available for review at the site office or at [www.charitieshousing.org](http://www.charitieshousing.org)

## WHEN AND HOW DO YOU APPLY FOR AN APARTMENT?

**Applications:** Maximum of one occupant per unit. Applications must be complete to be considered. Use blue or black ink only. **Incomplete applications will not be accepted. Do NOT use white-out, cross mistakes with one line, initial and write corrected information next to it.**

### How to submit your application:

Pick-up and drop off applications at Pensione Esperanza, 598 Columbia Ave, San Jose, CA 95126 or

Download an application from [www.charitieshousing.org](http://www.charitieshousing.org);

- Pick up an application in person starting November 28, 2016 between 9:00 am and 4:00 pm, Mon – Fri.
- **Faxed or emailed applications will not be accepted.**

### At Housing Interview appointment:

- **Release for Credit and Criminal Background check for each adult applicant**
- **Photocopy of government-issued Photo ID for each adult applicant**
- **Photocopy of Social Security Card or Tax ID for each adult applicant**
- **Money order in the amount of \$30.00 for each adult applicant**
- **Proof of assets and income**

1. **Review of Applications** (Please see Tenant Selection Criteria for additional detail).

## Credit Criteria

**All Applicants begin with 100 points. Passing is 70 points or higher. Points are deducted as follows:**

- |   |                     |
|---|---------------------|
| 1. Current collection accounts: Less than 3 years old | Subtract 10 points  |
| 2. Old collection accounts: More than 3 years:        | Subtract 5 points   |
| 3. Late payments:                                     | Subtract 5 points   |
| 4. Public Record of unpaid debt                       | Subtract 5 points   |
| 5. Unrated accounts                                   | Subtract 2.5 points |
| 6. Negative trade accounts:                           | Subtract 5 points   |
| 7. Charge off accounts                                | Subtract 5 points   |
| 8. Tax Liens  | Subtract 5 points   |

An exception for extraordinary medical and/or student loan debt may be permitted. Exceptions may only be approved by the property supervisor.

## Rental History

**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.

**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 duration of at least six (6) months, and the landlord must have an “arm’s 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.



**Criminal Background Check & Personal History** 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           | ix. Spousal Abuse                                |
| ii. Assault and Battery | x. Fraud   |
| iii. Resisting Arrest   | xi. Computer Crimes                              |
| iv. Weapons Possession  | xii. Child Endangerment                          |
| v. Theft                | xiii. Drugs                                      |
| vi. Sex Crimes          | xiv. Disturbing the Peace                        |
| vii. Rape               | xv. Burglary, breaking and entering, trespassing |
| viii. Molestation       |  |
- i. 3<sup>rd</sup> party background software may check the Sex Offender Registry. This is a search of a State's registered sex offenders. Any applicant whose name is listed as a registered sex offender may be disqualified regardless of when the incident occurred.

**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 - see paragraph 2 above.

**Special needs:** Any disabilities requiring reasonable accommodation must be documented. If it is determined that the applicant does not qualify for the requested accommodation, the applicant's name will be returned to their original place on the Waiting List.

**Disclosure of Social Security Numbers:** Applicants are asked to disclose SSN or Tax ID Number in order to make an eligibility determination. The head of household/spouse/co-head are asked to bring SSN/ITIN for all household members at least six years of age and older to the initial interview. If no SSN/ITIN has been assigned to a particular household member less than 6 years of age, the applicant must sign a certification stating that no SSN or ITIN has been assigned.

**Other Reasons for declining an applicant:**

- i. Tax Credit rules do not allow Full Time Students. Student status is determined by 3<sup>rd</sup> party verification with the institution of attendance
- ii. Management reserves the right to disqualify 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.

**Exceptions:**

- i. All exceptions to these policies and procedures must be approved by the Property Supervisor, in writing, in order to be honored. Where errors are made by the Onsite Manager administering these policies and procedures, the file must be submitted to the Property Supervisor for disposition.
- ii. The Property Manager will submit all requests for exceptions to the Regional Manager. A response will be provided within seven (7) work days.
- iii. The most commonly approved exceptions are listed below:
  - Any person with a bankruptcy.
  - 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.

Additional exceptions will be made as regulatory agreements may require.





***PENSIONE ESPERANZA***  
***598 Columbia Avenue, San Jose, CA 95126***  
***T: (408) 920-0247***

***OCCUPANCY STANDARDS***

**SRO: 1- person**

***2016 - INCOME AND OCCUPANCY TABLE APPLIES TO ALL APPLICANTS***

<b><i>Monthly Rent</i></b>	<b><i><u>Minimum Annual</u> Income Levels</i></b>	<b><i><u>Maximum Annual</u> Income Levels</i></b>	<b><i>% Area Median Income</i></b>
\$648	\$15,552	\$27,370	35%
\$746	\$17,907	\$31,280	40%

*\*The above income limits may be revised periodically by HUD/ TCAC .*