MEMO

DATE: November 13, 2020

FOR: ALL BELOVIDA SANTA CLARA APPLICANTS

FROM: Larisa Troche, Regional Manager

SUBJECT: Submission of Belovida Santa Clara Applications for Housing

In light of the recent instruction from the California State Department where all are advised to limit or avoid person to person interaction to prevent possible spreading of the COVID-19 Virus, Charities Housing Development will only accept applications for housing received via postal mail only.

All applications received will be placed on the waitlist in order received and will be called in for a housing interview in that order.

Please mail your completed application packet to:

PROPERTY MANAGEMENT OFFICE
BELOVIDA SANTA CLARA
1820 MAIN STREET
SANTA CLARA, CA 95050

Should you have question regarding this, please feel free to call 408-615-9654. Thank you for your understanding to this matter.
OCCUPANCY STANDARDS

1 Brm: 1 person to 3 persons

2020 MAX INCOME LIMITS APPLIES TO ALL APPLICANTS

<table>
<thead>
<tr>
<th>AMI</th>
<th>1 Person</th>
<th>2 Person</th>
<th>3 Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>$33,150</td>
<td>$37,900</td>
<td>42,650</td>
</tr>
<tr>
<td>40%</td>
<td>$39,650</td>
<td>$45,300</td>
<td>$51,000</td>
</tr>
<tr>
<td>50%</td>
<td>$55,300</td>
<td>$63,200</td>
<td>71,100</td>
</tr>
</tbody>
</table>

2020 RENT LIMITS

<table>
<thead>
<tr>
<th>AMI</th>
<th>1 Bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>$822</td>
</tr>
<tr>
<td>40%</td>
<td>$1066</td>
</tr>
<tr>
<td>50%</td>
<td>$1,415</td>
</tr>
</tbody>
</table>

*The above income/rent limits may be revised periodically by HUD/ TCAC.
*Minimum Income = 2 times the monthly rent.
Thank you for your interest in renting an apartment at Belovida Santa Clara. As you go through the application process, please note that you bear the responsibility of providing all information required to determine eligibility. This document is not intended to take the place of the Tenant Selection Criteria (TSC). Please reference the Tenant Selection Criteria for details on the selection process. The Tenant Selection Criteria will be available for review at the rental office. A copy will be provided upon request.

**APPLICATION SCREENING**

For all adults in the household processing an application will include: Credit Investigation, Unlawful Detainer Report, Landlord References, Criminal Background Investigation, Employment, Asset or Income Verification, and Verification of Special Needs(s). Charities Housing reserves the right to change the credit and criminal reporting agencies at any time.

Applications will be rated on a score system to qualify for housing. **Credit, tenant performance and criminal background** information will affect the applicant score. All applicants are expected to have a passing score of 70% out of 100% to be considered for housing. Applicants with no credit history will not be negatively reflected on scoring system.

*Special Violence Against Women’s Act of 2013 (VAWA):* It reflects the statutory changes made by the 2013 reauthorization and emphasizes the importance of providing housing protection and rights to victims of domestic violence, sexual assault and stalking. The definition of VAWA to include violence committed by intimate partners of victims, and by providing that tenants cannot be denied assistance because an affiliated individual of theirs is or was a victim of VAWA crimes. In service of the VAWA requirements, this property has:

- Established an Emergency Transfer plan to provide emergency transfers when requested, under the plan.
- Where a victim of VAWA has requested a lease bifurcation, has established a reasonable time to establish eligibility or to find new housing when the household has to be divided as a result of a VAWA crime.
- VAWA protections are extended to applicants. Applicants cannot be denied housing because they are a victim of a VAWA crime.
- Applicants and in place tenants are to be notified of their rights under VAWA.

**Application Fee:** The Rental Application fees will represent the actual cost incurred by management to run a credit and background check. The amount will be advertised at the time applications are accepted. The fee is collected at the time of housing interview and not during the application intake period. The fee is non-refundable once the processing of the application has begun. The fee can be paid in the form of a cashier’s check or money order. No cash or personal checks will be accepted. The application fee entitles an applicant to a copy of their credit report.

**Investigation Standards:** Charities Housing (or its designates) may conduct an investigation of applicant, including thorough personal interviews with applicant's current and/or prior landlord(s), employer(s), and/or others with whom applicant is acquainted. These inquiries may include information regarding applicant's character, general reputation, personal characteristics, mode of living, credit report, and criminal background. Charities Housing will attach a summary of applicant's rights under the Fair Credit Reporting Act and the Investigative Consumer Reporting Act to applicant's application.

**Credit Report:** A credit report will be obtained to evaluate financial responsibility. A credit report is a summary of your financial reliability generated by a third-party consumer credit reporting agency or credit bureau. Credit will be rated on a scoring point system. The following criteria will be rated:
Belovida Santa Clara
Application Screening Criteria

- Collections
- Late accounts
- Negative accounts
- Public records and bankruptcy filed within the last 3 years.
- Total negative Tax Liens over $500 will be denied.

NOTE: Applicant utility accounts must be current to qualify for a rental unit – NO EXCEPTION
Exception may be made for extraordinary unpaid medical expenses, student loans and paid collections. Exceptions may only be approved by the Regional Manager.

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 any eviction filings within the last seven (7) years.

Criminal Background Investigation: It is the objective of Charities Housing 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 and overall ability to meet the rules and regulations of the property will be determined in part by the outcome of a criminal background check. Management reserves the right to disqualify applicants if necessary, to ensure agreeable and pleasant surroundings for all residents. An applicant can be disqualified if they display, or have displayed, behaviors that contravene or would contravene the rules and regulations of the property.

a. A criminal background investigation covering the previous seven (7) years will be performed by Insight Screening Solutions on each applicant. The purpose of criminal background checks is to screen for behaviors potentially detrimental to the property, community, and or residents. In accordance with applicable California Law, we will not consider any:
   i. Information about an individual’s participation in a pre-trial or post-trial diversion program (unless that information is presented by applicant as a mitigating factor.)
   ii. Arrests that did not result in conviction
   iii. An infraction
   iv. Convictions that have been sealed, expunged, dismissed, vacated, voided, pardoned, or otherwise rendered inoperative.
   v. Juvenile records (unless that information is presented by applicant as a mitigating factor.)

b. Criminal background records are kept separate by each county; therefore, the On-Site Manager will search all counties which come up on the credit report, landlord references, and employment history.

c. The State’s Offender Registry will be checked. Applicants will be disqualified for tenancy if any household member is listed as register sex offenders regardless of when the incident occurred.

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. Current household members and/or personal friends are not an acceptable landlord reference, a written statement will be required instead. Homelessness certifications can be used in lieu of landlord reference. Current landlord references will be checked. In cases where the applicant has lived at their current address for less than two (2) year, prior landlord references may also be checked. A negative landlord reference, by itself, is grounds for denial.
Belovida Santa Clara
Application Screening Criteria

Other Reasons for Declining an Applicant: Other reasons for which Management may disqualify an applicant include:

a. Displaying, or have displayed, behaviors that contravene or would contravene the rules and regulations of the property.

b. If the applicant is abusive, blatantly disrespectful, disruptive, or otherwise exhibits behaviors that would indicate that the applicant may pose a significant threat/danger to himself or herself, other tenants, or property during the required interview, or such threatening behavior is witnessed by staff at the property management office outside of the interview, or the applicant is otherwise known to staff by credible, objective evidence, the applicant will not be accepted. Credible evidence is generally defined as incident reports, witness statements, police reports, video surveillance, etc.)

c. An applicant must complete/provide and return all the paperwork requested within the stated deadlines or will be automatically passed over for the next applicant in chronological order, unless the Regional Manager gives the applicant an authorization in writing for more time. The applicant passed over will remain the next household in chronological order until they provide the information. After ten (10) calendar days from the initial request, this application will be considered denied unless a written extension has been given by the Regional Manager.

d. Providing false, inaccurate, or incomplete information may disqualify a prospective tenant. Intentionally providing false information on any part of the application is considered fraud and may result in the failure of the applicant to obtain a unit.

Appeal Process: Anyone who does not agree with the disqualification notice for any reason may appeal the decision by completing an appeal form and submitting it to the property manager. Appeal forms are available in the rental office. Within ten (10) calendar days from the day the appeal is received, management will overturn or uphold the disqualification in writing. Applicants are expected to support their appeals with backup documentation related to the reasons for denial. All appeals are reviewed at the Regional Manager level. Depending on the circumstances of each case, appeals may require a face to face meeting with the Regional Manager or his/her appointee. Regional Managers may request additional information not included in the

I have read and understand the information provided above. All applicant(s) ages 18 and older must execute this form:

Name: __________________________ Signature: __________________________ Date: ____________

Name: __________________________ Signature: __________________________ Date: ____________

Name: __________________________ Signature: __________________________ Date: ____________
Charities Housing

BELOVIDA SANTA CLARA - RENTAL APPLICATION

PLEASE MAIL THIS APPLICATION TO:

1820 MAIN STREET, SANTA CLARA CA 95050

Note: Use blue or black ink only. Do NOT use white-out. Cross out mistakes with one line, initial and write corrected information next to it. Do not leave any blank information. Write N/A if information does not apply. All applications must meet this requirement to make the waitlist.

I/ We understand that this property has a non-smoking policy but Charities Housing cannot guarantee a smoke-free environment

<table>
<thead>
<tr>
<th>Student</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

APPLICANT HOUSEHOLD INFORMATION – List below all of the people you expect to live in your household at Move-in

<table>
<thead>
<tr>
<th>Full Name</th>
<th>Relationship to Head of Household (HOH)</th>
<th>Date of Birth</th>
<th>Social Security Number</th>
<th>Phone Number (Cell/Home)</th>
<th>Student Yes or No</th>
</tr>
</thead>
<tbody>
<tr>
<td>HH#1:</td>
<td>HOH</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HH#2:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HH#3:</td>
<td></td>
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</tr>
</tbody>
</table>

RENTAL HISTORY - List 2 years of residential history below

State your current living situation:

<table>
<thead>
<tr>
<th>Own my Home</th>
<th>Live with friend/family</th>
<th>Renting</th>
<th>Lacking nighttime Residence</th>
</tr>
</thead>
</table>

Your Current Address

<table>
<thead>
<tr>
<th>Landlord/Contact Name</th>
<th>Landlord’s Phone #</th>
<th>From/To Dates</th>
<th>Reason for Leaving</th>
</tr>
</thead>
</table>

Your Previous Address

<table>
<thead>
<tr>
<th>Landlord/Contact Name</th>
<th>Landlord’s Phone #</th>
<th>From/To Dates</th>
<th>Reason for Leaving</th>
</tr>
</thead>
</table>

Are you expecting any future additions to your family due to adoption, foster child(ren) or 50% custody of child(ren)? If yes, explain:

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

Have you or any member of your household ever been evicted from rental housing? If Yes, describe:

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

Do you or any member of your household owe money to HUD, an apartment community, or previous landlord? If yes, list Name/Address/amount:

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

TOTAL HOUSEHOLD INCOME

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

<table>
<thead>
<tr>
<th>Family Member Name</th>
<th>Employment (Monthly Income)</th>
<th>Public Assistance (Monthly)</th>
<th>Child Support (Monthly)</th>
<th>SS/SSI/Pension (Monthly)</th>
<th>Unemployment (Weekly)</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
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<tr>
<td>#2</td>
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<td>#3</td>
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</tr>
</tbody>
</table>

Does anyone regularly give you cash or help you financially in any way? If yes, explain:

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

Does anyone regularly pay some of your bills such as utilities, rent, phone, electric/gas? If yes, explain:

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

TTY/VCO/HCO 711 to Voice: English 800.855.7100 Spanish 800.855.7200
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.

<table>
<thead>
<tr>
<th>Family Member</th>
<th>Bank Name</th>
<th>Account Type</th>
<th>Account Number</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

____ 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 herby authorize(s) verification of the information provided, including obtaining credit report(s), UD report(s), and criminal background report(s) at the cost of $ 35.00 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.

_________________________________________                       _____________________________
Applicant's Full Name     Applicant's Signature Date

_________________________________________                       _____________________________
Applicant's Full Name     Applicant's Signature Date

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