

500 Folsom

Resident Screening Policy for Affordable Housing

Fair Housing – BRIDGE Property Management Company and Essex shall comply with applicable laws, which provides, in part: You cannot refuse to rent, negotiate, make housing available, provide different services or deny access to facilities to anyone in a protected class. The Fair Housing Act, 42 U.S.C. 3601 et seq., prohibits discrimination by direct providers of housing, such as landlords and real estate companies as well as other entities, such as municipalities, banks or other lending institutions and homeowners insurance companies whose discriminatory practices make housing unavailable to persons because of:

Seven Protected Classes (both CA/WA):

- Race
- Color
- Religion
- National Origin
- Sex
- Handicapped Status
- Familial Status

Additional Protected Classes: (CA)

- Marital Status
- Sexual Orientation
- Age
- Ancestry
- Military Status
- Source of Income
- Medical Condition
- Arbitrary Discrimination
- Gender Identity
- Gender Expression
- HIV/AIDS and Hepatitis C Status
- Immigration Status
- Citizenship
- Primary Language

Student Status – This property is funded with Low Income Housing Tax Credits, which does not allow 100% student households to qualify unless that household meets certain exemptions.

Application & Fees – To apply, please submit the following once you are contacted for processing after the lottery:

- Complete post-lottery rental application
- \$48.00 fee for each applicant 18 years or older (fee is non-refundable), money order or cashier's check only.
- A valid driver's license or government issued photo identification is required to confirm the identity of all applicants.
- Proof of birth date may be requested.

Required Documentation:

Employment: the last three months' consecutive paystubs for all household members who are 18 and older; if a household member is cash paid, they must provide a tax return if filed.

Self-employment: most recent federal tax return including Schedule C for all household members who are 18 and older

Social Security (SSA): Latest award letter, for any household member

Supplemental Security (SSI), Disability, Unemployment, AFDC/TANF/GA: Award letter or printout, dated within the last 30 days,

for any household member

Child Support/Alimony: Most current court order or CASES printout showing pay history and case summary

Students: Student household members may be required to provide financial aid documentation and/or an unofficial transcript.

Other: If any household member has regular pay as a member of the Armed Forces; severance payments; settlements; lottery winnings or inheritances; death benefits or life insurance dividends; trust benefits; or any other source of income, provide documentation to support the source of income.

Ability to Pay Rent – The minimum monthly gross is equal to 2 times the rent.

Maximum Household Income – The total gross annual income of the household must not exceed the published 50% AMI income limit for the household size, as published by MOHCD.

Credit History – The minimum threshold required to pass the credit screening without needing an additional security deposit or a guarantor are as follows: The maximum percentage of past due negative accounts and/or number of collections accounts must not exceed 25% of total accounts. The maximum balance of unpaid collections (including past due accounts) must not exceed \$2500.00 and will not include student and medical debt or negative credit older than 24 months. Bankruptcy is permitted: If cleared.

An additional deposit up to one month's rent may be required based on credit history. The Credit Screening is completed by On-site, a third-party screening company, using a scale from 1-10. A score below 5 will be denied. Scoring 5-5.4 will be accepted with conditions which will require a security deposit equivalent to two months' rent. A score of 5.5 -5.9 will be accepted with standard deposit and an additional deposit equivalent to one month's rent. A score between 6-6.9 will be accepted with standard deposit and an additional deposit equivalent to ½ month's rent. A score 7 and above will be approved with standard deposit. The screening scores will be averaged for households with more than one adult. Applicants with no credit history will default to a score of 5.5. Applicants may have a guarantor, pending income and credit screening, in lieu of paying the additional deposit.

Residency History - Landlord judgements or unpaid landlord collections within the past 3 years prior to the application date will be a basis for a denial. No fault evictions, dismissed and/or satisfied accounts permitted with proper documentation will not be basis for denial.

Criminal History – Applicants must pass the Office of Foreign Assets Control (OFAC) Terrorist Watch List (Federal Requirements for all landlords granting housing). Qualified applicants with criminal history will be considered for housing per Article 49 of the San Francisco Police code Fair Chance Ordinance.

Guarantors will be accepted if there is a denial or conditional approval of an application based on income or negative credit findings, but guarantors must meet the following income and credit standards. Guarantors must have verifiable employment history (if self-employed income verified by prior 2 years tax returns and 3 most months of bank statements) and gross income equaling 4 times the monthly rent with positive credit history. Positive credit history is defined as a score of 7 or more, using the scale applied to all applicants.

Occupancy Guidelines – The following occupancy standards apply based on a minimum occupancy of 1 person per bedroom and a maximum 2 persons per bedroom, plus one per apartment. Persons under the age of 6 years old do not count toward the maximum household size.

Studio: One - Two Persons
One Bedroom: One - Three Persons
Two Bedroom: Two - Five Persons

Animals – “Pets” are defined as dogs, cats, fish, birds, etc. Exotic pets are not permitted in residence. For all pets reasonable rules of conduct and breed restrictions are imposed, and pet fees or additional deposits may be charged. Pet rent for non-assistance and non-service animals is \$50 for cats and \$75 for dogs. Pet deposit is \$500 for up to two pets. Expense reimbursement for damages done by the animal will be deducted from the regular security deposit.

Veterinarian documentation must be provided regarding breed, current vaccinations, and that the animal is spayed or neutered. If the animal is a pet, rather than an accommodation animal needed because of a disability, the animal must meet the breed criteria of the community. For accommodation animals, include a third party professional's note and a completed Reasonable Accommodation form. Certain aggressive breeds may be restricted as pets. Aggressive breeds may include:

Breeds of Dogs:

- Pit Bulls (Staffordshire Bull Terrier)
- Doberman Pinschers
- Rottweilers
- Chow Chows
- German Shepherds
- Siberian Huskies
- Perro de Presa Canario
- Mastiff / Great Danes
- Alaskan Malamutes
- Akitas
- Wolf –hybrids