949 Post Street Resident Screening Policy for Affordable Housing

Thank you for your interest in 949 Post Street. Before you apply to rent an apartment home in our community, please take time to review this screening policy. All persons 18 years of age or older and not dependents will be required to complete separate rental applications. The term "applicant(s)" under this policy means the person or persons that will be signing the Lease as "resident(s)"; the term "occupant(s)" in this policy means the person or persons that are authorized occupants under the Lease.

Please also note that these are our current rental criteria; nothing contained in these requirements shall constitute a guarantee or representation by us that all residents and occupants currently residing in the community have met these requirements. There may be residents and occupants that have resided in the community prior to these requirements going into effect; additionally, our ability to verify whether these requirements have been met is limited to the information we receive from the various resident credit-reporting services used. It is the policy of this community to comply with all applicable fair housing laws including those which prohibit discrimination against any person based on race, sex, religion, color, familial status, national origin, or handicap. Notwithstanding anything to the contrary, applicants and occupants must meet all of the qualifying requirements of the affordable housing programs.

I. **POLICY ON NON-DISCRIMINATION -** It is the policy of ownership to comply fully with Title VI of the Civil Rights Act of 1964, Title VIII and Section 3 of the Civil Rights Act of 1968 (as amended by the Community Development Act of 1974), Executive Order 11063, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, Fair Housing Amendments of 1988, the San Francisco Fair Chance Ordinance for People with a Prior Arrest or Conviction Records and any legislation which may subsequently be enacted protecting the individual rights of residents,

applicants, or staff. Ownership shall not discriminate because of race, color, creed, religion, sex, gender identity, marital or domestic partner status, sexual preference, national origin, ancestry, age, physical disability, prior arrest or conviction records, Acquired Immune Deficiency Syndrome (AIDS) or HIV status in the leasing, rental, or other disposition of housing or related facilities

II. POLICY ON PRIVACY- It is the policy of ownership to guard the privacy of applicants as conferred by the Federal Privacy Act of 1974, and to ensure the protection of such applicants' records maintained by ownership. Therefore, neither ownership nor its agents or employees shall disclose any personal information contained in its records to any person or agency unless the individual about whom information is requested shall give written consent to such disclosure. This Privacy Policy in no way limits ownership's ability to collect such information as it may need to determine eligibility, compute rent, or determine an applicant's suitability for tenancy. Consistent with the intent of Section 504 of the Rehabilitation Act of 1973, any information obtained on handicap or disability will be treated in a confidential manner.

III. ELIGIBILITY REQUIREMENTS

1. **Age** – Per the NSR (Notice of Special Restriction) of the building, all applicants must be 55 years of age or older.

2. **Income** – Gross income for all applicants in one apartment home will be combined and entered into the credit scoring model for income eligibility. All applicants will be asked to produce income documentation as described below. Failure to submit all supporting income documentation will result in refusal to accept the application. Applicants must have verifiable income that combined meets or exceeds 2x the monthly rent. Additional sources of verifiable income may be considered. These sources may include: child support, TANF, pensions, GI benefits, disability, social security, contributions from friends and family, and child support. Annual household

income cannot exceed the maximum allowable income in effect for this community. Eligibility requirements below:

Unit Size	Minimun Gross Income	Maximum Income 60% of Area Median Gross Income for 2018
Studio – Monthly rent without utilities **$1,190**	One Person $2,380 / month Two persons $2,380 / month	One Person $49,750 / year Two Persons $56,800 / year

3. **Student Status** – The Mayor's Office of Housing and Community Development does not allow 100% student households to apply for Inclusionary Housing Program BMR units unless that household qualifies for an exception. Please see the Procedures Manual and, speak to one of our leasing consultants for student qualifications.

4. **Credit Standard** – Ownership will require adult Household members to clear a credit check, but only after the Household has income qualified. The minimum credit score standard to qualify is 620 and above, however, the Owner will consider the following mitigating circumstances when selecting applicants:
    - An applicant's recent timely payment history; 24 months from the date of the application of on time payments for bills and credit accounts
    - An applicant's timely rent payment history; 24 months from the date of the application of on time rent payments of equal or greater value to the proposed rent for the BMR rental unit.
    - Negative credit history due to outstanding medical or student loan debt or unpaid balances below $2500 will not be taken into consideration.
    - Alternate forms of credit history such as rent payments, insurance, utilities and childcare paid on time, especially the case where an individual has no credit, will

5. **Rental History Standard** – After qualifying on both income and credit, Able screening, a third party tenant screening company, will verify landlord references (within 3 years) and send verifications to adult Household members employers.

6. **Employment** – Applicants may be asked to produce 3 recent and consecutive pay stubs. Pay stubs must reflect gross income, employer's name, employee's name and date. An Employment Verification or other additional information may be requested. If employment is to begin work shortly, the applicant must provide a "letter of intent" to hire from the employer, on employer's letter head. Including: Start date, Number of hours per week you will work, Pay rate, Number of overtime hours per week anticipated, bonuses scheduled, raises within the 1st 12 months as anticipated, tips, shift differential and any other factors that may determine your income. Additional information may be requested.

7. **Unemployment** - All applicants who state they are unemployed but have income must sign an unemployment declaration. If an unemployed individual has zero income, they will sign the zero income declaration. Unemployment benefits must be annualized. If unemployed and anticipating employment we may need a copy of last year's tax return.

8. **Self-Employed Individuals** – Such applicants must provide a full copy of signed and dated tax returns from the previous two (2) years, including the Schedule C, as well as a Profit and Loss statement from the most recent quarter. Seasonal employment must be verified by providing the prior year's tax return.

IV. APPLICATION PROCESS

1. Application - Applicant must complete and sign an application form in order to be considered for occupancy. Applicant will be considered conditionally

eligible for housing based solely on statements given on the application form. Each household member must provide consents for verification of all sources of income or other information relative to occupancy in the community. The information provided must contain enough information for ownership to make an initial determination of the income eligibility of the household; the size of unit desired or needed and sufficient information to screen Applicant's prior landlord history.

2. **Denial of Application -** Applications for residency will be automatically be denied for the following reasons:

    A. Intentional falsification of information on the application
    B. Previously evicted or skipped from a prior rental dwelling or in the process of eviction within the last 3 years (non-fault evictions are not considered)
    C. Fails to meet the required rent-to-income ratios
    D. Failed to meet the credit model requirements
    E. Failed to provide required documentation within five (5) business days of request from the Community
    F. Credit report contains an open bankruptcy

3. **Application Fees** – An application fee of $45.00 will be charged and due at the time your completed application is submitted for review following the lottery. This fee pays for the expense of retrieving the credit, employment, previous housing and background reports required to determine eligibility.

4. **Rental Verification –** Credit recommendations other than an accept decision, will require a rental verification. Applications for residency will automatically be denied for the following reasons:

    A. An outstanding debt to a previous landlord or an outstanding NSF check must be paid in full
    B. An unsatisfied breach of a prior lease or a prior eviction of any applicant or occupant within the last 3 years

C. More than four (4) late pays and two (2) NSF's in the last twenty-four (24) months

If no rental history exists, an additional deposit as required by the community must be paid and mitigating circumstances apply.

5. **Co-Signors/Guarantors** – Co-signers will not be accepted

6. **Applicant Interview**– Ownership or agent of ownership will interview applicants in the order placed on the applicant list. All members of the household who are 18 years of age or older will be required to attend the interview. Ownership will clarify any information provided and answer any questions the applicant may have.

V. OCCUPANCY GUIDELINES

1. **Occupancy Guidelines** - The following occupancy standards apply based on a minimum occupancy of 1 adult per unit and a maximum of 2 adults per unit. Persons under the age of 6 years old do not count toward the maximum household size. All Spouses or Domestic Partners must be included in the Household and must appear on the application and lease. Verified live-in attendants will be included in the household size in order to determine unit size but will not be counted in income determinations and may not appear on the lease.

   Households who exceed the occupancy guidelines during the lease term, must vacate upon lease expiration.

2. **Adding An Occupant/Roommate After Move In -** Should an existing resident wish to add a roommate/family member to a lease, the household will need to re-qualify as if they were a new move-in. Unauthorized occupants are not permissible and may result in the termination of a lease agreement.

VI. LOTTERY PROCEDURES

1. **Lottery procedures** - All applications received by the deadline will be placed in a public, random lottery organized by MOH. All applications drawn from the lottery will be ranked on a Applicant list in the order they are drawn.

2. **Preferences – Ownership will observe preferences listed below, prioritized in the order listed:**
   - **A.** Applicants with a "Certificate of Preference" issued by the former San Francisco Redevelopment Agency.
   - **B.** Applicants with a "Displaced Tenant Housing Preference", (formerly EAHP), issued by Mayor's Office of Housing and Community Development.
   - **C.** Applicants with at least one member of the household who lives or works in San Francisco.

All preferences indicated will be verified. An applicant found to be ineligible for the preference indicated on their application will have their position re-ranked on the Applicant List in the order established by the original lottery ranking.

VII. MITIGATING CIRCUMSTANCES

If an applicant fails to meet one or more of the Resident Selection Criteria, ownership will determine whether it is possible to admit the applicant through consideration of mitigating circumstances or by applying reasonable accommodation.

Mitigating circumstances would be verifiable facts that would overcome or outweigh information already gathered in the resident screening process. Mitigating circumstances shall be verified. The verifier must corroborate the reason(s) given by the applicant for the disqualifying circumstances, and indicate that the prospect for lease compliance in the future is good because the reason for his/her disqualifying circumstances is either no longer in effect or otherwise controlled. If the evidence of mitigating circumstances presented by the applicant

relates to a change in medical condition or course of treatment, ownership shall have the right to refer such information to persons qualified to evaluate the evidence and verify the mitigating circumstance(s).

Ownership shall also have the right to request further information reasonably needed to verify the mitigating circumstances, even if such information is of a medically confidential nature. If the applicant refuses to provide or give access to such information, ownership will give no further consideration to the mitigating circumstances.

VIII. RIGHT TO REASONABLE ACCOMMODATION

1. If an applicant has a disability and as a result of the disability needs:

A. A change in the rules or policies, a change or repair to a unit or a special type of unit, a change or repair to some other part of the Development, that would give an applicant an equal chance to live at the Development and use the facilities and take part in any programs offered on-site, a change in the way ownership communicates or gives information to an applicant, applicant may ask for a Reasonable Accommodation.

B. Ownership shall determine if the request for accommodation is reasonable. Applicant must complete a Reasonable Accommodation Request form, which will be forwarded to applicant's medical/health care provider for verification and certification of both disability and requested accommodation. Ownership shall determine if the requests reasonable. If the request is reasonable and does not pose undue financial or administrative burden to the housing development, Ownership shall work with Owner to make the requested changes.

IX. FINAL ELIGIBILITY DETERMINATION

Ownership will make a final eligibility determination on each applicant only after all the above factors have been adequately verified. Eligible applicants will be notified of their status and a move-in date and resident orientation

will be scheduled. Ineligible applicants will be notified in writing of the reason for their ineligibility and will be informed that they may appeal the decision.

WE ARE AN EQUAL OPPORTUNITY HOUSING PROVIDER

Application will not be considered until the Application has been fully executed and returned, and all applicable Application Deposits and fees have been paid. I have read and understand the entire Resident Screening Policy of this Community.

APPLICANT(S) SIGNATURES

_____ DATE_____
_____ DATE_____

OWNERS REPRESENTATIVE
_____ DATE_____