

GENERAL RENTAL AND OCCUPANCY CRITERIA GUIDELINES

Rental applications must be processed simultaneously on all prospective leaseholders 18 years of age and older. A NON-REFUNDABLE Application Fee must be paid for each applicant 18 years of age and older. All applications for residency will be evaluated using the following criteria:

I. IDENTIFICATION

A valid government issued photo ID or passport is required for all applicants and occupants 18 years of age and older.

II. OCCUPANCY

Maximum number of persons per apartment: 2 persons per bedroom plus 1. Children under the age of 6 do not count towards the occupancy limit. Example: 1 bedroom limit is 3 people, 2 bedroom limit is 5 people, and 3 bedroom limit is 7 people. In the event of an adoption, birth, custody change, or other addition of a minor to the household occurs causing the occupants to exceed the maximum number permitted per bedroom, residents will have until the expiration of the lease term to transfer to the appropriate apartment to comply with occupancy limits.

III. SCORING OF YOUR CONSUMER CREDIT REPORT

This community uses an independent credit reporting agency, RealPage Inc. to obtain and evaluate your consumer credit report. Your consumer credit report contains information about you and your credit experiences, including but not limited to such items as your bill-payment history, the number and type of accounts that you have had late payments, collection actions, outstanding debt, and the age of your accounts. RealPage Inc. may also obtain, review and evaluate other relevant criteria about you, including but not limited to information regarding any judgment in an unlawful detainer action that was previously entered against you. Based on its evaluation of your consumer credit report and any other relevant criteria, RealPage Inc. sends a recommendation regarding your application. Based upon the RealPage Inc. recommendation, your application will either "pass", "pass with conditions" which will require that an additional security deposit be paid; or "fail". **If RealPage Inc. makes a recommendation of "fail" or "pass with conditions", you will be given the name, address and telephone number of RealPage Inc. and of the consumer reporting agencies that provided your consumer information to RealPage Inc., as well as other information required by law. Please refer to the Online Application Terms and Conditions for your specific rights under federal law with respect to your consumer credit report.**

IV. CONDITIONAL APPLICATIONS

- Applicants with an outstanding NSF check will result in a RealPage Inc. recommendation of "Pass with Conditions", and such applicants will be required to make all current and future payments by cashier's check or money order for the term of the lease.
- When an application recommendation is returned as "Pass with Conditions", applicants must substantiate income provided on the application. Refer to Section X for forms of income verification.

V. DECLINED APPLICATIONS (if any of the following apply, the application will be declined);

- Unable to provide a valid government issued photo ID or passport.
- Falsification of the Application.
- Anyone with an outstanding unpaid rental and/or utility collection debt.
- Anyone having an unsatisfied monetary judgment over the amount of \$100 currently pending against them. Student loan and medical debt will not be considered a factor.
- Bankruptcy filing that has not been dismissed or discharged.
- Criminal Record - Convictions and/or charges for felonies and misdemeanors, depending upon the nature and severity of the offense and the time that has passed since the conviction and/or charge occurred. Misdemeanors and felonies over 7 years and criminal filings that have been expunged will not be considered a factor.
- Qualified applicants with criminal history will be considered for housing per Article 49 of the San Francisco Police Code (Fair Chance Ordinance).
- Mitigating circumstances will be reviewed on a case-by-case basis.

VI. CO-SIGNER

- Co-signer must show verification to substantiate income equal to or greater than 3 times the effective rent using the type of documentation listed in section X below.
- Co-signers must complete an application and be processed through RealPage Inc. as a co-signer.
- Co-signers must sign the Guarantor Agreement but will not be a leaseholder and will not have access to the apartment.
- Co-signers must sign the Guarantor Agreement in person using a valid government issued photo ID or furnish a notarized Guarantor Agreement prior to move-in.
- Co-signers may be accepted for applicants with a recommendation of "Pass with Conditions."

VII. APPLICANTS WITHOUT A SOCIAL SECURITY NUMBER

- Must show verification to substantiate income equal to or greater than 3 times the effective rent using the type of documentation listed in section X below.
- Applications will be processed using all information available through credit reporting agencies if such information can be obtained.

VIII. INCOME

Must substantiate income information provided on the application and must be equal to or greater than 2 times the effective rent. Income verification must be provided during the application process and required for final approval. Verifications may include, but not limited to the following:

- 3 months of pay stubs from current employer
- 3 months of most recent bank statements from all bank accounts held
- 3 months of pension fund payments/401K/investment fund accounts
- Proof of court ordered alimony or child support payments
- Proof of government payments (e.g. welfare, disability, social security, etc.)
- Proof of retirement income

IX. INSURANCE REQUIREMENTS

Renter's insurance is required at all communities as a condition of residency with a minimum liability coverage of \$100,000. Personal property coverage is not required, but recommended. Renter's insurance (not including personal property coverage) may be provided by the property at the cost of \$25 per month; however, you can utilize your own insurance provider which may be at a lower cost.

X. NON-SMOKING COMMUNITY

The property you are applying for is a non-smoking community. There is a no smoking policy in all of the apartments. There is no smoking permitted in the buildings, garages, balconies, or common area at any time. Any smoking must be off the property.

XI. Individuals applying for an apartment home with a property that has a specific Regulatory Agreement will be required to meet additional guidelines noted in the City and County of San Francisco Affordable Housing Monitoring Procedures Manual 2013.

Resident Signature/Date

Resident Signature/Date

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