



### **Resident Selection Criteria**

#### **IDENTIFICATION:**

Each adult applicant must provide current acceptable government-issued photo identification which includes a valid driver's license, state-issued I.D., military I.D., passport and/or other authoritative documents.

#### **AGE:**

Applicants must be at least 18 years of age or legally emancipated. All applicants must sign the lease.

#### **MAXIMUM HOUSEHOLD SIZE STANDARD:**

Occupancy limits do not include children under the age of six.

Studios: Min 1 person - Max 2 people

One Beds: Min 1 person - Max 3 people

Two Beds: Min 2 person - Max 5 people

Three Beds: Min 3 person - Max 7 people

#### **ABILITY TO PAY RENT STANDARD:**

The qualified household's monthly income must be at least 2 times the household's portion of the monthly rent.

#### **CREDIT, RESIDENCY AND CRIMINAL SCREENING:**

A credit report indicating a current FICO score of at least 600 or higher and a comprehensive unlawful detainer check will be obtained for each adult applicant. There must be no filed bankruptcy within the previous three years to make the credit report acceptable. Applicants that have a FICO credit score below 600 may be conditionally approved after consideration of the established Mitigating Circumstances (see below.) An increased security deposit of one additional month's rent or a guarantor may be required if the applicant is conditionally approved.

#### **MITIGATING CIRCUMSTANCES:**

1. An applicant's recent timely payment history; 24 months from the date of the application of on time payments for bills and credit accounts.
2. 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.
3. Negative credit history due to outstanding medical or student loan debt or unpaid balances below \$2500.
4. Alternate forms of credit history such as rent payments, insurance, utilities and childcare paid on time, especially in the case where an individual has no credit.

Applicants who are disqualified after the consideration of mitigating circumstances may appeal to the Mayor's office of Housing and Community Development (MOHCD) for reconsideration. MOHCD will make the final decision on all appeals.

**GUARANTORS:**

Guarantors shall be qualified or denied only after Guarantor(s) application is submitted and reviewed, following the standard review and qualification process for rental applications and Guarantors. Guarantors must also prove their income is more than 3x the BMR unit's rent.

**RENTAL HISTORY:**

Both the current and previous landlords (going back three years) will be contacted for information concerning the applicant's history of complying with lease requirements, including any documented lease violations and For Cause evictions. No fault evictions, including Ellis Act or Owner Move-In evictions, will not be held against an applicant.

Applicants shall be required to provide proof of income and satisfactory residential history such as recent rental history. More than 3 late, missed, or returned payments within the last 36 months will result in a denial. Rental history verification will only be for documented lease violations and For Cause evictions (no fault evictions will not be held against a household).

Denial due to rental history shall be considered only after review of payment of rent or credit history (if not available then other forms of credit such as insurance, utilities, childcare, etc.), and applicant should not have any delinquencies or evictions within the last 3 years. Exceptions apply for no fault evictions.

**CRIMINAL HISTORY STANDARD:**

Criminal history disqualification shall be in compliance with the provisions of San Francisco's Fair Chance Ordinance (San Francisco Police Code Article 49).