



RENTAL CRITERIA

OUR GOAL IS TO PROVIDE "EQUAL HOUSING OPPORTUNITIES" TO EVERYONE WHO APPLIES AND BASE DECISIONS ON OBJECTIVE CRITERIA.

APPLICATION REQUIREMENTS

- All prospective applicants must be eighteen years of age or older. Emancipated minors must show written legal proof. To be considered, the rental application must be complete with no omissions. Incomplete applications will be returned to the applicant.
- Pay a non-refundable application processing fee of \$30 for each adult. All adult applicants are required to complete a rental application.
- If the application information provided proves to be false or inaccurate, the applicant will be disqualified.
- If the information provided proves to be false or inaccurate and the person is already living on the property, it will be grounds for termination of tenancy.
- Our policy is "first come, first qualified, first served."

OCCUPANCY STANDARD

- Two (2) persons per bedroom plus one (1) person in the unit.

The following locations are exceptions:

1 st Ave. - Belden Village – Maryland St. – 5316 Meade Ave.
<ul style="list-style-type: none"> • Units are for the elderly, age 55 and over • 1st Ave., Belden Village, Maryland St., 5316 Meade Ave., maximum two (2) persons in 1-BR • 1st Ave., 5316 Meade Ave., maximum three (3) persons in 2-BR
Village North Senior
<ul style="list-style-type: none"> • Units are for the elderly, age 62 and over

FINANCIAL RESOURCES

- Income to rent ratio is two (2) times the rent, based on gross-income.
- Source of income is not a factor; however, income must be legal and verifiable.
- Current employment must be verified by a third party. Three (3) months consecutive pay stubs will be required.
- Current bank accounts must be verified. Two (2) months of current bank statements will be required.
- Self-employed will be required to show proof of income by providing copies of their previous year's tax return.
- Unemployed households must provide verifiable source of income. (Verifiable income may mean, but is not limited to, bank accounts, alimony/child support, trust accounts, social security, unemployment, welfare, and monetary support from other sources. Financial aid and grants/loans are not included.)
- You will be denied if your source of income cannot be verified.

CONDITIONAL ACCEPTANCE

When an applicant has no rental history, no credit established or has a prior eviction, but has a good record since then, or other minor blemishes, the applicant will be approved on condition that he/she will pay an increased security deposit equal to one (1) month's rent.

Acceptance Levels:

- **Auto-Approval:** Meets all our minimum standards and considered fully qualified.
- **Conditional:** Does not meet the minimum standards and will be conditionally accepted with an increased security deposit equal to one (1) month's rent.
- **Auto-Denial:** Does not meet our minimum standards or conditional requirements and will not be accepted.

RENTAL HISTORY	AUTO-APPROVAL	CONDITIONAL	AUTO-DENIAL
Years Required	2 years positive contractual rental history from date of application	No rental history	Does not meet the minimum standards and will not be accepted
Past Evictions	None in past 3 years	Proof of positive settlement or pay back	
Late Rent Payment	No more than 3 in past 12-months	No more than 5 in past 12-months	
NSF Checks	No more than 1 in past 12-months	No more than 2 in past 12-months	
Notices	No more than 3 in past 12-months	No more than 5 in past 12-months	
Disturbances	No more than 3 disturbances in 1 year/ other than drug related		
Damages	Outstanding debt must be on pay plan (not to exceed \$1000)	Outstanding debt must be on pay plan (not to exceed \$2000)	
Criminal Background	No conviction for selling, manufacturing or distributing an illegal substance	Conviction of selling, manufacturing or distributing an illegal substance will result in denial	
CREDIT HISTORY	AUTO-APPROVAL	CONDITIONAL	AUTO-DENIAL
Collections, Charge-Offs, Outstanding Bad Debt	No history	Total balance no more than \$20,000	Does not meet the minimum standards and will not be accepted
Bankruptcies	No history	1 year good credit, Chapter 7 discharge acceptable	
Money Judgments	None or 1 related to housing, payment current or paid off	More than 1 related to housing, payments current	
Medical-Related Debt	Not Considered	Not Considered	
Student Loans	Not Considered	Not Considered	
Multiple Open Credit Cards	Must be current and not delinquent	No more than 1 month delinquent on no more than 3 accounts	
Income to Debt Ratio	Proposed Rent + Total Estimated Monthly Debt = Total Monthly Debt Monthly Debt divided by Monthly Income must be less than 1	None	

IDENTIFYING CRITERIA

- Photo I.D.
 - Government-issued required
- Social Security Numbers
 - If available
- Citizenship and Immigration Status
 - None

PETS ON THE PROPERTY

- No pets allowed.
- Assistive or support animals for the disabled are not considered pets, and are allowed. Verification of need will be required.

DENIED APPLICATION

If your application is denied due to negative and adverse information being reported, you may:

- Request a copy of your consumer credit report.
- Request a correction of the information if you deem said information to be inaccurate.
- Write to our office: San Diego Housing Commission
1122 Broadway Suite 300
San Diego, CA 92101

OTHER CONSIDERATIONS

- Security Deposit:

Bedroom Size	Deposit
1	\$500
2	\$600
3	\$700
4	\$800
5	\$900

- A Holding Deposit will be required within three (3) days of application approval and must be paid by money order or cashier's check.
- The first months rent and any additional security deposit must be paid by money order or cashier's check when you sign the rental agreement.
- The pro-rate move-in rent is due on the first day of the following month.
- Reasonable accommodation requests will be permitted in accordance with Fair Housing laws for applicants with disabilities.
- Senior community age requirement is 55+ years or 62+ years depending on the community.
- Renters' insurance is not required; however, for your own protection you may want to consider purchasing.
- In appropriate cases, where special circumstances can be documented, to consider the totality of the circumstances and, in appropriate special cases, on an ad hoc basis, to allow tenancies, when, in the sole discretion of the SDHC, granting of an application is deemed to be appropriate, notwithstanding the failure to meet all of the conditions for conditional approval that are set forth within the policy. In such cases, the special circumstances will be documented in the application file.

I have read and received a copy of the Rental Criteria.

Signature

Date



RENTAL APPLICATION

(ALL SECTIONS MUST BE COMPLETED)

Individual applications required from each occupant 18 years of age and older

Last Name		First Name		Middle Name		Social Security Number or ITIN					
Other names used in the last 10 years						Work phone number ()		Home phone number ()			
Date of birth			E-mail address			Mobile/Cell phone number ()					
Photo ID/Type			Number		Issuing government		Expiration Date		Other ID		
1.	Present address						City		State		Zip
	Date in		Date out		Owner/Agent Name			Owner/Agent phone number ()			
	Reason for moving						Current rent \$		/Month		
2.	Previous address						City		State		Zip
	Date in		Date out		Owner/Agent Name			Owner/Agent phone number ()			
	Reason for moving						Current rent \$		/Month		
3.	Next previous address						City		State		Zip
	Date in		Date out		Owner/Agent Name			Owner/Agent phone number ()			
	Reason for moving						Current rent \$		/Month		
Proposed Occupants: List all in addition to yourself	Name				Name						
	Name				Name						
	Name				Name						
Assistive animal?	Describe				Will you have a waterbed?		Describe				
How did you hear about this rental?											
I <input type="checkbox"/> am <input type="checkbox"/> am not a member of the Armed Forces (including the National Guard and Reserves)											
1.	Present occupation or source of income						<input type="checkbox"/> Full time <input type="checkbox"/> Part time		Employer name		
	Dates of employment			Supervisor's phone number ()			Employer address				
	Name of your supervisor						City, State, Zip				
2.	Prior occupation						Employer name				
	Dates of employment			Supervisor's phone number ()			Employer address				
	Name of your supervisor						City, State, Zip				
Current gross income \$			Check one <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year				Please list ALL of your financial obligations below.				
Name of your bank			Branch or address				Account Number				
Name of Creditor			Address			Phone Number		Monthly Pymt Amt.			
						()					
						()					
						()					
						()					

In case of emergency, notify:	Address: Street, City, State, Zip	Relationship	Phone Number	
			()	
			()	
Personal References:	Address: Street, City, State, Zip	Length of Acquaintance	Occupation	Phone Number
				()
				()
				()

Automobile: Make: _____ Model: _____ Year: _____ License #: _____

Automobile: Make: _____ Model: _____ Year: _____ License #: _____

Other motor vehicles: _____

Have you ever filed for bankruptcy? _____ Have you ever been evicted or asked to move? _____

Have you ever been convicted of selling, distributing or manufacturing illegal drugs? _____

Applicant represents that all the above statements are true and correct and hereby authorizes verification of the above items including, but not limited to, the obtaining of a credit report and agrees to furnish additional credit references upon request. Applicant consents to allow Owner/Agent to disclose tenancy information to previous or subsequent Owners/Agents.

Owner/Agent will require a payment of \$30.00, which is to be used to screen Applicant with respect to credit history and other background information. The amount charged is itemized as follows:

1. Actual cost of credit report, unlawful detainer (eviction) search, and/or other screening reports \$20.00
2. Cost to obtain, process and verify screening information (may include staff time and other soft costs) \$10.00
3. Total fee charged (cannot exceed \$30 per applicant, which may be adjusted annually with the CPI as of 1-1-98) \$30.00

The undersigned is applying to rent the premises designated as:

Apt No. _____ Located at _____

The rent for which is \$ _____ per _____. Upon approval of this applicant and execution of a rental agreement or lease, the applicant shall pay all sums due, including required security deposit of \$ _____, before occupancy.

A Holding Deposit will be required within three (3) days of application approval and must be paid by money order or cashier's check.

_____ Date _____ Applicant (signature required)

Applicant's Name (please print)

Applicant's Signature

Applicant's Address

() _____ () _____
Home Phone Work Phone

By signing in the space provided below, Owner/Agent acknowledges receipt of this offer.

Date

Owner/Agent