



Rental Policy - The Apartments at Santana Ranch - Hollister, CA

Thank you for your interest in The Apartments at Santana Ranch. The Apartments at Santana Ranch provides equal housing opportunity and does not discriminate on the basis of race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, or any other characteristic protected by applicable federal, state, or local law.

The following rental qualification standards apply to applicants for residency. These are our current rental criteria and do not constitute a representation that every current or prior resident has satisfied the same criteria. Rental criteria may change from time to time as permitted by law. Management's ability to verify whether an applicant meets these criteria is limited to information provided by the applicant and information lawfully obtained from third-party screening services and other sources.

Please review these criteria before submitting an application and paying any applicable application screening fee. Application screening fees will be charged and handled in accordance with California law.

Materially false, misleading, or omitted information that affects an applicant's qualification may result in denial of the application or, where permitted by law, termination of tenancy. Application screening fees and deposits will be handled in accordance with applicable law.

GENERAL REQUIREMENTS

All persons 18 years of age or older who intend to occupy the rental unit must submit a completed rental application and satisfy the applicable rental qualification requirements ("Applicant"). Persons under 18 years of age who will occupy the rental unit must be identified on the application and listed as occupants on the lease.

Applicants will be evaluated under the criteria described below. Qualification requirements that are expressly based on household income will be evaluated on a household basis as required by applicable law.

IDENTIFICATION

Each Applicant must provide sufficient documentation to verify identity. Acceptable documentation may include a valid driver's license, state identification card, passport, or other government-issued identification acceptable to Management.

EMPLOYMENT / INCOME REQUIREMENTS

Except as otherwise required by law or by an applicable affordable housing program, the combined gross monthly income of all Applicants who will be responsible for payment of rent must equal or exceed three (3) times the monthly rent.

For an Applicant receiving a government rental subsidy or other qualifying government rent assistance, any minimum-income standard will be calculated using only the portion of rent that the Applicant is personally responsible for paying, as required by applicable law.

Management will verify income using lawful and reasonably reliable documentation. Acceptable documentation may include, as applicable:

- For employment income, recent paycheck stubs or other employer verification reflecting current income.
- A signed employment offer letter or employment verification from the employer.
- For self-employment income, the prior year's tax return, applicable schedules, recent profit-and-loss information, bank statements, or other reasonably reliable documentation of current and anticipated income.
- For Social Security, pension, disability, public assistance, or other benefit income, a current benefit or award statement or other reliable documentation.
- Other lawful, verifiable sources of income recognized under applicable law.

An Applicant may alternatively satisfy the general income requirement by demonstrating sufficient verified liquid assets. Unless otherwise approved by Management, qualifying liquid assets must equal or exceed the total rent payable by the Applicant during the initial lease term.

Applicants Receiving Government Rental Assistance

For an Applicant receiving a government rent subsidy, Management will apply any financial or income qualification standard only to the portion of rent to be paid by the Applicant.

If credit history is used in screening such an Applicant, Management will offer the Applicant the option to provide lawful, verifiable alternative evidence of the Applicant's reasonable ability to pay the Applicant's portion of the rent. Such evidence may include government benefit payments, pay records, bank statements, or other lawful documentation. Management will provide a reasonable period for the Applicant to submit the documentation and will reasonably consider the alternative evidence in lieu of credit history as required by applicable law.

Additional Requirements for Deed-Restricted Affordable Units

Applicants for units subject to the applicable Santana Ranch Affordable Housing Deed Restriction and Affordable Housing Implementation Plan must also satisfy the income-eligibility requirements applicable to the designated unit and complete all income-certification documentation required under the affordable housing program.

Household income eligibility will be determined in accordance with the applicable Deed Restriction, Affordable Housing Implementation Plan, and current income limits used by the program. An Applicant whose household income exceeds the maximum income permitted for the particular restricted unit is not eligible for that unit but may be considered for another available unit for which the Applicant qualifies.

APPLICATION SCREENING FEE AND PROCESSING

An application screening fee may be charged in an amount not exceeding the amount permitted by California law and the actual allowable costs incurred by Management.

Completed applications will be processed pursuant to Management's established screening criteria and in accordance with applicable California law. Management will provide any receipt, refund, consumer credit report, or other information required by law.

For Moderate Income Units subject to the Affordable Housing Implementation Plan, complete applications will be processed in the order received as provided in the Implementation Plan.

CREDIT SCREENING

Management may obtain a consumer credit report and other lawful tenant-screening reports for each Applicant. An application may be evaluated using a third-party screening model that considers relevant factors such as credit history, payment history, collection accounts, landlord-related debt, judgments, bankruptcies, and other lawful credit information.

Approval will be based on the Applicant's overall satisfaction of the applicable rental criteria, including financial qualification, credit history, rental history, and other lawful screening criteria stated in this Rental Policy.

The following may constitute grounds for denial or conditional approval, depending on the nature, amount, recency, and circumstances of the information:

- Unpaid debt owed to a prior landlord or housing provider;
- A current bankruptcy or other material adverse credit history relevant to the Applicant's financial obligations;
- Unpaid judgments or liens materially affecting the Applicant's financial qualification;
- A significant pattern of delinquent payment history; or
- Collection accounts that materially demonstrate an inability or unwillingness to satisfy financial obligations.

Utility collection accounts within the preceding two (2) years may be considered as part of the Applicant's overall credit history. Management may request documentation that a delinquent utility account has been resolved where relevant to qualification.

Applicants whose screening report produces a conditional or similar recommendation may still qualify if all applicable rental criteria are satisfied and any condition imposed is lawful.

GUARANTORS (Co-Signer)

An Applicant who does not independently satisfy the applicable financial qualification requirements may be permitted to use a guarantor or co-signer, subject to Management's approval.

A guarantor must:

- Submit a completed guarantor application and satisfactory identification;
- Satisfy Management's applicable credit standards; and
- Demonstrate verified gross monthly income of at least four (4) times the monthly rent, unless a different standard is required by applicable law.

A guarantor's income may be verified using the same types of documentation used to verify Applicant income.

A guarantor is not an occupant of the rental unit unless separately approved as an Applicant and listed on the lease.

RESIDENCY HISTORY

Management may verify an Applicant's prior rental history and may consider documented information relevant to the Applicant's ability and willingness to comply with the obligations of a tenancy.

Relevant adverse rental history may include, as permitted by law:

- Unpaid rent or other material debt owed to a prior landlord;
- A material pattern of late rent payments or dishonored rent payments;
- A prior judgment for possession or documented material lease violations;
- Documented substantial damage to a prior rental property beyond ordinary wear and tear;
- Documented unauthorized occupants or material violations of occupancy requirements;
- Documented conduct that materially interfered with the rights of other residents; or
- A prior landlord's documented refusal to re-rent to the Applicant because of a material lease violation.

Management will consider relevant circumstances, including the nature, severity, recency, and reliability of the information, rather than relying solely on generalized or unsupported statements.

CRIMINAL HISTORY SCREENING

Management may conduct lawful criminal-history screening of Applicants in accordance with applicable federal and California fair housing laws.

Management will not impose a blanket prohibition on Applicants with criminal histories, and an Applicant will not be automatically denied solely because the Applicant has a criminal record.

Management will not consider criminal-history information that applicable law prohibits a housing provider from considering, including records that are required by law to be excluded from consideration.

When Management lawfully considers a conviction, Management will evaluate whether the conduct bears a direct relationship to a legitimate concern regarding the Applicant's ability to comply with the obligations of tenancy or presents a demonstrable risk to the health or safety of persons or property.

The individualized assessment may include consideration of:

- The nature and severity of the underlying conduct;
- The relationship of the conduct to the obligations of tenancy;
- The amount of time that has passed since the conduct;
- The Applicant's age at the time of the conduct, where relevant;
- Subsequent rental history;
- Evidence of rehabilitation;
- Mitigating circumstances; and
- Other reliable information offered by the Applicant that is relevant to the assessment.

If Management is considering denial based in whole or in part on criminal-history information, the Applicant will be provided any opportunity required by applicable law to submit relevant mitigating, explanatory, or corrective information before a final decision is made.

OCCUPANCY

All persons 18 years of age or older who intend to occupy the rental unit must submit an application and be approved in accordance with the applicable screening criteria.

All persons under 18 years of age who will occupy the rental unit must be identified on the application and listed as occupants on the lease. A person residing in the rental unit who has not been approved or otherwise authorized by Management may be considered an unauthorized occupant, subject to the lease and applicable law.

REASONABLE ACCOMMODATIONS AND MODIFICATIONS

The Apartments at Santana Ranch is committed to equal housing opportunity and compliance with applicable disability-discrimination laws.

An Applicant or Resident may request a reasonable accommodation in a rule, policy, practice, or service when necessary because of a disability. An Applicant or Resident may also request a reasonable modification to the premises as permitted by applicable law.

Requests may be made orally or in writing. Please notify Management if you believe a reasonable accommodation or modification is needed. Management will engage in the applicable review process and may request only such information as is permitted by law.

APPLICATION DECISIONS

An application may be approved, conditionally approved where permitted by law, or denied based on the Applicant's satisfaction of the applicable rental qualification criteria.

Reasons for denial may include, as applicable:

- Failure to satisfy financial qualification requirements;
- Material adverse credit or rental history;
- Failure to satisfy an applicable affordable-housing income restriction;
- Materially false, misleading, incomplete, or omitted application information;
- Lawfully considered criminal-history information; or
- Other lawful grounds stated in this Rental Policy.

Where information contained in a consumer report or tenant-screening report affects an application decision, Management will provide all notices and information required under applicable federal and California law.

Acceptance or processing of an application does not guarantee approval, eligibility for a particular unit, or that housing will be provided.

ACKNOWLEDGMENT

By signing below, Applicant acknowledges receipt and review of this Rental Policy and the rental qualification criteria described herein.

Applicant understands that failure to satisfy the applicable criteria, failure to provide requested information reasonably necessary to evaluate the application, or provision of materially false or misleading information may result in denial of the application, subject to applicable law.

Applicant acknowledges that submission or acceptance of an application does not constitute approval for tenancy, guarantee the availability of a rental unit, or create a right of occupancy.

Applicant further acknowledges that Management may obtain consumer reports and other lawful screening information as authorized by the Applicant and applicable law and that Management will provide any notices or information required by law concerning those reports.

APPLICANT MUST SIGN:

Applicant Printed Name: _____

Signature: _____ Date: _____

Applicant Printed Name: _____

Signature: _____ Date: _____

Applicant Printed Name: _____

Signature: _____ Date: _____

Applicant Printed Name: _____

Signature: _____ Date: _____

Applicant Printed Name: _____

Signature: _____ Date: _____