

Westwood Ambassador Apartments
Tenant Selection Criteria
As of February, 2008

1. WHEN AND HOW DO YOU APPLY FOR AN APARTMENT?

- It is the responsibility of the Property Manager to follow the **Affirmative Fair Marketing Plan**, attached, and posted in the complex office, in order to make appropriate outreach efforts as required by the different regulatory agencies involved with the housing opportunities at Westwood Ambassador Apartments. This Affirmative Fair Marketing Plan may be changed by those regulatory agencies without prior notice.
- Persons interested in tenancy will have their names placed on a Waiting List. The **Waiting List** only includes those that have completed an "Application To Rent" which will be kept on file in the manager's office. No more than 25 names may be placed on the waiting list for each size unit. Once 25 names are on the waiting list the waiting list will be closed.

The Order of Selection is chronological

- Priority is given to current residents on the transfer list (See Transfer Policy)
- Waiting List applicants-(Per 24CFR 960.211, preference will be given to disabled and elderly applicants)
- When a unit becomes available , the Resident Manager will contact the first three names on the waiting list.
- The three applicants on the Waiting list will be given 4 business days, from date of contact, to respond, update their application and pay the application fee. Failure to respond within 4 business days will allow the Resident Manager to offer the unit to the next person, or the next group of three, in chronological order until a household qualifies for the unit.
- The applicant who failed to respond may re-register at the bottom of the Waiting List.
- **A \$30.00 application fee is charged to process applications.** Once an application is processed no refunds of the application fee will be made. The application fee may only be refunded if the application was not processed.
- Any time a household is turned disqualified, they will receive that reason in writing.
- **Nondiscrimination:** Westwood Ambassador does not discriminate on the basis of race, color, creed, national origin, age, sex, disability, familial or marital status in the admission or access to, or treatment or employment in, it's federally assisted programs and activities.

2. THE FOLLOWING INCOME AND OCCUPANCY TABLE APPLIES TO ALL APPLICANTS:

<u>Description</u>	<u>Number of Persons in Family</u>				
<u>Upper Income Limits</u>	1	2	3	4	5
<i>City Units (60%)</i>	\$59,400	\$67,900	\$76,400	\$84,900	\$91,650
<i>Home Units(50%)</i>	\$37,150	42,450	\$47,750	\$53,050	\$57,300
<u>Number of Bedrooms</u>	1	2			
<i>Minimum Occupancy:</i>	1	2			
<i>Maximum Occupancy:</i>	3	5			

Minimum Income Limits:

<i>City / "Market" Units</i>	Average monthly gross income must be at least 2.5 times the rent.
<i>Home Units</i>	Average monthly gross income must be at least 2 times the rent.

**Processing an Application Includes: Credit Investigation, Unlawful Detainer Report
Landlord References, Criminal Background Investigation, Income Verification**

3. TENANT SELECTION CRITERIA:

A. Application Processing: Up to three applications are processed at a time.

- **A Credit Report** will be processed. An applicant will be disqualified if they receive a report of derogative credit. Derogative credit is defined as a credit rating score of less than 70 points. Credit is evaluated as follows:

All applicants begin with 100 points. Passing is 70 points or higher. Points are deducted as follows:

Current collection accounts:	less than 3 years old: subtract 10 points
Old collection accounts:	more than 3 years old: subtract 5 points
Late payments:	subtract 5 points
Public records -	unpaid debt subtract 5 points
Unrated accounts:	subtract 2.5 points
Negative trade accounts:	subtract 5 points
Charge off:	subtract 5 points
Any paid accounts	no deduction

Exceptions to this rule must be approved by the Property Manager or Asset Manager, in writing.

- **Landlord References:** In order for a landlord reference to be acceptable, they must have an “arms length” relationship with the applicant. Family members are not an acceptable landlord reference. An exception may be allowed for an applicant who has been paying market value rent for the past year or more, and can substantiate it with canceled checks, or other acceptable documentation. Current landlord references will be checked. In cases where the applicant has lived at their current address for less than one (1) year, prior landlord references will also be checked. A negative landlord reference, by itself, is grounds for denial.
- **Unlawful Detainer Report:** An unlawful Detainer Report (U.D.) will be processed through the U.D. Registry, Inc. An applicant will be disqualified if they have been evicted from any prior residence, for any reason.
- **Criminal Background Investigation:** A criminal background investigation will be performed on each applicant. As criminal background checks are done county by county, the manager will select all counties which come up on the credit report, landlord references, and employment history. Applicants will be disqualified for tenancy if they have been convicted, in the last 7 years, of any of the following:
 - Any felony
 - Assault and Battery
 - Resisting Arrest
 - Weapons Possession
 - Theft
 - Sex Crimes
 - Fraud
 - Child Endangerment
 - Drugs
 - Disturbing the Peace

- **Employment / Income:** Employment / income is verified to determine the ratio of gross income to rent. The rent cannot exceed 50% of your income for Home and 40% for City (Market) Units as stated above. Income verifications are required to be substantiated with at least three (3) months pay stubs and/or W-2 forms, or the first two pages of IRS Form 1040 for the self-employed. For those receiving Social Security, SSI, and/or other pension or retirement income, HUD requirements will be followed.
- **Income Limits:** All applicants must fall within the **Santa Clara City** guidelines for maximum gross income and occupancy per family, above. This is updated from time to time by governmental agencies involved, with no advance notice to management, tenants, or applicants. Compliance with these income limits is verified by the same method as described above.

B. Other reasons for declining an applicant:

- Management reserves the right of disqualification to ensure agreeable and pleasant surroundings for all residents. An applicant can be disqualified if they display, or have displayed, blatant disrespect, disruptive, or anti-social behavior towards property, other residents, or management at any time during this process or in the past three years.
- No new pets are allowed with the exception of service and support animals which are not subject to the pet policy.
- An applicant must complete all the forms requested in a timely manner or be automatically passed over for the next household in chronological order.

C. Appeals.

- Any applicant may appeal the decision to disqualify their application. (See appeal policy).

APPLICATION TO RENT

AN APPLICATION TO RENT IS REQUIRED FOR ANY OCCUPANT 18 YEARS OF AGE OR OVER

APPLICATION TO RENT PROPERTY AT: **WESTWOOD AMBASSADOR APARTMENTS**
2606 NEWHALL ST, SANTA CLARA, CA 95050 (408) 554-9367

Full name of Applicant _____

Phone numbers _____

Soc. Sec. Number _____ Date of Birth _____

Driver's license Number _____ Expires _____ State _____

Present address _____

City _____ State _____ Zip _____

Name of current landlord/manager _____ Address _____

Landlord/manager's phone_(____) _____ How long at present address _____

Reason for leaving _____

Previous landlord/manager _____ Address _____

Landlord/manager's phone_(____) _____ How long at previous address _____

Reason for leaving _____

Previous landlord/manager _____ Address _____

Landlord/manager's phone_(____) _____ How long at previous address _____

Reason for leaving _____

Co-Applicant Full name _____

Phone numbers _____

Soc. Sec. Number _____ Date of Birth _____

Driver's license Number _____ Expires _____ State _____

Present address _____

City _____ State _____ Zip _____

Co-Applicant current landlord/manager _____ Address _____

Landlord/manager's phone_(____) _____ How long at present address _____

Reason for leaving _____

Previous landlord/manager _____ Address _____

Landlord/manager's phone_(____) _____ How long at previous address _____

Reason for leaving _____

Previous landlord/manager _____ Address _____

Landlord/manager's phone_(____) _____ How long at previous address _____

Reason for leaving _____

Name(s) of all other occupant(s) and relationship to applicant(s):

Name _____ Relationship _____ Birth date ____/____/____ Soc. No. ____/____/____

Name _____ Relationship _____ Birth date ____/____/____ Soc. No. ____/____/____

Name _____ Relationship _____ Birth date ____/____/____ Soc. No. ____/____/____

Name _____ Relationship _____ Birth date ____/____/____ Soc. No. ____/____/____

Applicant Present employer _____ Supervisor _____ How long with this employer _____

Employer's address _____ City _____ State _____ Zip _____ Phone (____) _____

Position or title _____ Gross income \$ _____ per. _____

Prior employer _____ Supervisor _____ How long with this employer _____

Employer's address _____ City _____ State _____ Zip _____ Phone (____) _____

Position or title _____ Gross income \$ _____ per. _____

Other Income \$ _____ per _____ Source _____ Auto make _____ Model _____ Year _____ License No. _____

In case of emergency, person to notify _____ Address _____ Phone (____) _____ Relationship _____

Applicant Credit Information

Name of creditor	Account number	Monthly payment	Balance due

Applicant Bank Account Information

Name of Bank	Address/branch	Account number	Type of account

Co-Applicant Present employer _____ Supervisor _____ How long with this employer _____
 Employer's address _____ City _____ State _____ Zip _____ Phone (____) _____
 Position or title _____ Gross income \$ _____ per _____

Prior employer _____ Supervisor _____ How long with this employer _____
 Employer's address _____ City _____ State _____ Zip _____ Phone (____) _____
 Position or title _____ Gross income \$ _____ per _____

Other Income \$ _____ per _____ Source _____ Auto make _____ Model _____ Year _____ License No. _____

In case of emergency, person to notify _____ Address _____ Phone (____) _____ Relationship _____

Co/applicant Credit Information

Name of creditor	Account number	Monthly payment	Balance due

Co/applicant Bank Account Information

Name if Bank	Address/branch	Account number	Type of account

Does either applicant plan to use liquid filled furniture? No Yes Type _____

Pet(s) (number and type) _____

Has either applicant been a party to an unlawful detainer action or filed bankruptcy within the last seven years? No Yes

If yes, please explain _____

The property shall be occupied only by the person(s) named in this application. Applicant(s) represent(s) the above information to be true, correct, and complete and hereby authorize(s) verification of the information provided, including obtaining credit report(s) at the actual cost of \$ 30.00 to be paid by applicant(s). Applicant(s) understand(s) and agree(s) that the landlord may disqualify applicant and/or terminate any rental agreement entered into for any misrepresentation made above. Credit report is available to applicant only through the credit reporting agency.

 Date Time Applicant Signature Phone (day) Phone (eve)

 Date Time Co/Applicant Signature Phone (day) Phone (eve)

