Tenant Screening Criteria for 19 S Chapel Ave, Unit C, Alhambra, CA 91801

1. Property Overview

- **Property Address:** 19 S Chapel Ave, Unit C, Alhambra, CA 91801
- **Configuration:** 3 Bedrooms, 2.5 Bathrooms
- **Property Type:** 3-Story Attached Townhouse
- **Square Footage:** 1,393 sq. ft.

2. General Requirements

- All occupants 18 years old or older must be listed as a lessee and must submit a fully completed application. (A separate Application to Lease or Rent is required for each occupant 18 years of age or over, or an emancipated minor.)
- All lines of the application must be filled in; enter "N/A" if a line is not applicable. Inaccurate, false, or materially misleading information will disqualify the applicant.
- All applicants must provide photo identification (state-issued ID, driver's license, passport, or other government-issued photo ID).
- **Source of Income:** We comply with all fair housing laws, including those prohibiting discrimination based on source of income. Applicants receiving government rent subsidies (such as Section 8 vouchers) will be evaluated in accordance with applicable law, including consideration of alternative evidence of ability to pay in lieu of credit history, and income standards will be applied to the tenant's portion of the rent.

3. Occupancy Standards

The maximum occupancy for this 3-bedroom property is **seven (7) people**.

4. Income Requirements

- All applicants must demonstrate a verifiable gross monthly income of at least **2.75 times the monthly rent**, unless an exception for no established credit history applies, in which case the income requirement is **3.5 times the monthly rent**.
- **Proof of income must be submitted with the application to be considered. Acceptable proofs of income include:**
- Two most recent months' paycheck stubs with YTD total (4 stubs if paid bi-weekly, 8 if weekly).
- Previous year's tax return, W-2, or 1099.
- Proof of child and/or spousal support payments.
- Proof of social security income, disability, or other government income.
- Proof of retirement or trust fund account.
- Current employment offer letter (for new employment).
- Copies of two months' complete bank statements showing deposit lines.
- **Self-Employed/Tip-Based Income:** For applicants whose primary income is derived from tips, bonuses, or commissions, or who are self-employed, the most recent personal tax return and three months of personal bank statements from the same account are required to show sufficient income of at least 2.75 times the amount of rent.

5. Credit History / Resident Score Requirements

To ensure financial responsibility, we require applicants to meet the following credit standards:

- **Minimum Resident Score: 680** for each lease-signing applicant.
  - **Definition:** Resident Score is a type of credit score specifically designed for tenant screening from TransUnion. It uses at least the same information that's factored for a FICO Score but also

analyzes resident records and additional rental data, making it a better predictor of rental outcomes. Like a traditional FICO score, the Resident Score ranges from 350–850.

- **Bankruptcies:** Must be discharged and at least two (2) years old.
- **"No Established Credit History" Exception:** Applicants with no established credit history may be considered if they meet all of the following conditions:
  - **Exceptionally Strong and Verifiable Income:** Demonstrate gross monthly income equal to or greater than 3.5 times the monthly rent.
  - **Prepaid Rent:** Ability to pay a minimum of 6 months of rent upfront. (Note: **California Civil Code 1950.5(c)(3)** allows for advance payment of not less than six months' rent if the lease term is six months or longer.)
  - **Alternative Financial Documentation:** Provide verifiable alternative financial documentation (utility payment history, etc.).
  - **Positive Rental History:** If applicable, provide positive verifiable rental history.

6. Lease Guarantee / Deposit Coverage Alternatives

For applicants who may not fully meet the standard income or Resident Score requirements, or who wish to avoid a traditional security deposit, we may offer an alternative through **TheGuarantors**.

- **Rent Coverage:** Protects rental income by covering rent payments, defaults, and vacancy loss.
- **Deposit Coverage:** Increases financial protection with coverage for lost rent, damages, and legal fees. Renters pay a small fee and keep their security deposit, while landlords pay nothing.

7. Residency Requirements

- **Evictions:** Applicants named in evictions will be automatically denied.
- **Rental History:** Two years of verifiable and favorable rental history from unbiased sources is preferred.
- **Limited History:** For applicants with limited or no formal rental history from unbiased sources, we may consider alternative forms of payment history and references to assess reliability.
- **Financial Clause:** Monies owed to previous landlords will automatically result in denial, unless the debt is verifiably satisfied.

8. Criminal History

We conduct criminal background checks. An applicant will not be automatically denied solely based on criminal history. We will consider convictions with final disposition dates no more than seven (7) years prior to the report.

9. Additional Requirements

- **Smoking Policy: No smoking is permitted on the premises.** This strict "No Smoking" policy applies to the entire interior of the unit as well as the **living room balcony**. This includes, but is not limited to, cigarettes, cigars, pipes, marijuana, and vaping.
- **Pet Policy: No pets are allowed.** Please note that service animals and emotional support animals are not considered pets under fair housing laws; they will be accommodated as required by law and are not subject to pet rent or deposits.
- **HOA Requirements:** This property is part of the **Orchard Court Association**. Approval is contingent upon the applicant's written acknowledgement and acceptance of the Association Rules and Regulations as part of the **CAR lease agreement**.
- **Move-in Timeline:** The property is available for immediate occupancy. We prioritize applications from otherwise equally qualified applicants who can move in within 15 days of application approval.

10. Application and Screening Process

- **Application Link:** Interested parties can fill out the application at https://apply.link/inJ2QXk

- **Processing Order:** Applications will be taken and processed in the order they are received.
- **Full Screening:** If the preliminary review indicates the applicant appears to meet our criteria, they will be invited to pay the applicable screening charges directly to Rentspree for a full background check.
- **Lease Signing:** An offer of tenancy, if extended, is typically valid for 24–48 hours **from the time of notification**.

11. Renter's Insurance Requirement

Renter's insurance is required prior to move-in, showing:

- A minimum of $100,000 liability coverage.
- A policy term equal to or greater than the lease term.
- The rental property owner added as an "additional interest" or "interested party."

12. Acknowledgement and Signatures

Rental Property Owner:
Signature: Sabina Bo ________________________________
Printed Name: Sabina Bo ________________________________
Date: 08/14/26 ________________________________

Applicants:
Signature: ________________________________
Printed Name: ________________________________
Date: ________________________________

Signature: ________________________________
Printed Name: ________________________________
Date: ________________________________