

## RENTAL CRITERIA AND APPLICATION DISCLOSURE

### **To apply for tenancy:**

1. You must first have a tour of the interior and exterior of the building. Applications are not accepted unless all applicants have viewed the property. For applicants from out of the area, one member of the group of residents or another individual identified by the applicant must visit the property in person or use Skype, FaceTime, or another interactive “real time” method of taking a virtual tour of the property on behalf of those not present in person.
2. Complete a rental application and return to us in person or by email at [yournewhome@bluehorizonprops.com](mailto:yournewhome@bluehorizonprops.com) . Application fees of \$50 per application can be paid for by check or money order and must be paid at the time application is turned in or before. If you require additional time or assistance to complete an application due to limited English proficiency or disability, please contact our office via email [yournewhome@bluehorizonprops.com](mailto:yournewhome@bluehorizonprops.com) or phone **(206)535-6210** and describe the reasons why you require additional time and any proof of need you wish us to consider. The date and time of your request for additional time is received by us will be treated as the date and time of the submission of your application.
3. Send a confirming email to [yournewhome@bluehorizonprops.com](mailto:yournewhome@bluehorizonprops.com) so we know to look for your application. Include with the email a photograph of your government issued ID. An application without proof of identity is not complete.
4. Watch your email for any requests for additional information. You must respond to any information requests within 72 hours.
5. Remember that all residents over 18 years of age must submit a separate application and in the case of a group of occupants, the application will not be considered to be complete until all members of the group have submitted their application.
6. If you are approved for tenancy, you must accept the offer in writing and pay a holding deposit of \$1,000.00 by cash or certified funds (certified check or money order) within 24 hours of the time we notify you. If you wish to accept tenancy, you must agree to the occupancy and rent commencement date set forth in the offer you receive. If you do not accept all terms of any offer of tenancy which is made within 24 hours, we will proceed to the next applicant (if any).

### **The following information will be accessed as part of the screening of any applications for tenancy:**

1. All information on your Application for Tenancy.
2. Your rental history via any identifiable prior Landlords
3. Credit reports via a third party Consumer Reporting Agency
4. Personal references.
5. Verification of employment and/or income (or rental subsidy) amounts.
6. Public records regarding civil court records.
7. Any other information provided by the applicant (such as anticipated length of tenancy, tenancy commencement date, etc.).
8. Any offers or proposals you may choose to make to us (additional rent or deposit funds, extended lease term, guarantors or co-signers, etc.).
9. Your credit screening will be completed by the Rental Housing Association of WA. In the event of a denial of tenancy or other adverse action, you have the right to dispute the accuracy in the consumer report and to request a free copy from

TransUnion Consumer Relations,  
2 Baldwin Place, PO Box 1000,  
Chester, PA 19022.

Phone: 1-800-888-4213. [www.transunion.com/myoptions](http://www.transunion.com/myoptions).

### **General Information:**

1. Positive government issued picture ID required for all adult (over 18 years of age or emancipated minor) occupants (failure to provide ID results in denial of the application).
2. Fully completed application, without material omissions, for every occupant (over 18 years of age or emancipated minor), with no material misstatements or omissions.
3. Demonstration of ability to pay complete deposit and prepaid rent requirements prior to occupancy (inability to pay the rent results in denial of the application – see income/credit requirements).
4. Applications will not be reviewed until received in full. Groups of more than one applicant will not be considered until the applications from all members of the group are received.

**NOTE:** Application fees to Landlord's tenant screening vendor must be received by that vendor before the application can be processed.

### **Income/Credit Requirements:**

1. General rule is that income from the applicants intending to sign the lease must (collectively) equal or exceed an income to rent ratio of 3:1. You may include alternative sources of income as defined in SMC 14.08. Except in the cases of rental housing subsidies falling within SMC 14.08.040(F), income that does not meet this threshold can result in denial of the application.
2. Proof of adequate income (or reserves) to verify ability to pay rent on time throughout the lease term:
  - a. Verification of employment and salary/wages.
  - b. Credit Scores under 580 are not accepted. Scores 581-720 are conditionally reviewed. 721+ is preferred.
  - c. Recent paystubs from verifiable employer.
  - d. Tax return copies for self-employed applicants.
  - e. Proof of regular investment earnings, social security or other form of governmental rental supplement.
  - f. Any additional sources of income that applicant wishes to disclose (i.e. child or spousal support, trust income, financial reserves, etc...).
  - g. Any rental subsidies which you wish us to consider.

**NOTE:** Exceptions to minimum income requirements are applicable for Section 8/subsidized applicants as provided in SMC 14.08.040(F).

3. Favorable credit history free of negative credit issues which may indicate that the applicant has a pattern of failure to timely pay financial obligations. Any credit records shown on a credit report as delinquent, charged off or unpaid are grounds for denial of tenancy. Any open bankruptcy case(s) are grounds for denial of tenancy.

### **Rental History:**

1. For applicants with prior rental history, favorable references must be received from minimum of last two landlords (i.e., timely rent payment, no damage in excess of normal wear and tear, no documented rules violations, timely issuance of notices of intent to vacate and compliance therewith). Any negative history from a prior landlord is grounds for denial of tenancy.
2. For applicants without prior rental history, adequate personal references for equivalent to two favorable past landlord references. Absence of such references will result in denial of the application.
3. If your former landlord(s) do not respond to requests for information within 48 hours of being contacted, that will result in denial of the application due to unavailability of verifiable favorable rental history.

**Additional Grounds for Denial of Applications (based upon court records, or references):**

1. Reasonable likelihood that a past history of applicant or those acting under his or her control will interfere with the health, safety or right of peaceful enjoyment by neighbors or other members of the community.
2. Reasonable likelihood that a past history of applicant or those acting under his or her control will cause damage or destruction to the dwelling unit or surrounding property.
3. Reasonable likelihood based on income and credit that the applicant will not be able to timely satisfy the financial obligations of tenancy.
4. Reasonable likelihood based on rental and personal history that the applicant may cause damage to the property, or become a nuisance to neighbors or the community.

**NOTE:** In case of multiple applicants intending to share the property together, disapproval of one applicant terminates the application unless the non-disapproved applicant(s) elect to resubmit their application without the disapproved applicant.

**NOTE:** Applications are pre-reviewed in the order in which completed applications and the application fee are received. If applying as part of a group of residents planning to live together, the application is not complete until all proposed residents' applications have been received and the processing fee paid. After preliminary screening, applications which do not appear to meet our Rental Criteria will be notified and will not be passed along for further review. Applications which appear to meet our Rental Criteria will be moved forward for screening based upon the order received, excluding those applications which do not meet those Rental Criteria.

**NOTE:** We do not accept "comprehensive reusable tenant screening reports."

**Guarantors:**

1. Applicants who do not meet our minimum criteria based upon income and/or credit requirements may propose a Guarantor.
2. Guarantors are not accepted where the prior landlord or personal references do not meet our minimum criteria.
3. Any Guarantor must have no unpaid collections, no open bankruptcy cases and sufficient income. Guarantors not meeting these requirements will result in denial of the application.

**Specific Information for Subject Property:**

1. Smoking Prohibited:  YES  NO
2. Pets Prohibited:  YES  NO. (Landlord approval of pet required)
3. Lease Term:  12 month minimum required
4. Co-Signers Accepted:  YES  NO  income/credit only
5. Renter's Insurance Required:  YES  NO
6. Maximum Occupants:  Two per bedroom  Other:  
**NOTE:** other occupancy maximums may apply when the resident is participating in a housing subsidy program.
7. Minimum Security Deposit: \$1,000.00
8. Last month's Rent Required:  YES  NO