

# **RENTAL APPLICATION CRITERIA**

#### NON-DISCRIMINATION

<u>Salmon Creek</u> ("Management") operates in accordance with the Federal Fair Housing Act, as well as all state and local fair housing and civil rights laws. We do not discriminate against any person based on race, color, religion, gender, national origin, age, sex, familial status, handicap, disability, veteran status, or any other basis protected by applicable state or local laws. The Rental Criteria below outlines some of the policies for this community with regard to standards that may be required by each applicant in order to be approved for residency.

### **APPLICATIONS**

All applicants must be of legal age. All parties 18 years of age or older are required to complete an application and pay any and all applicable fees. **Applications are to be completed in full; applications containing untrue, incorrect, or misleading information will be denied.** The application fee is non-refundable unless otherwise provided by state or local law.

## **IDENTITY VERIFICATION**

ALL applicants are REQUIRED to show at least one of any of the following forms of identification:

- Government issued identification such as military identification, driver's license or passport
- · Age of majority card
- · Birth certificate
- · Social security card

## RENTAL SCORE

All applications are submitted to On-Site.com, a third-party rental applicant screening company. <u>All applications are evaluated based on a rental scoring system.</u> Rental scoring is based on real data and statistical data such as payment history, quantity and type of accounts, outstanding debt, and age of accounts. Every applicant is treated objectively because each application is scored statistically in exactly the same manner.

The report includes information provided by On-Site and the following other consumer reporting agency(ies):

 Equifax
 TransUnion
 Experian

 P.O. Box 740241
 P.O. Box 1000
 P.O. Box 2104

 Atlanta, GA 30374
 Chester, PA 19022
 Allen, TX 75013

 800-685-1111
 888-909-8872
 888-397-3742

 www.equifax.com
 www.transunion.com
 www.experian.com

The rental scoring system will compare your application to On-Site's database, and by evaluating those statistics and real data in accordance with pre-established criteria set by Management, On-Site will recommend one of the following:

- Accepted. The applicant will be accepted with the standard deposits and fees.
- Accepted with Conditions. Depending on the community's policy, the applicant may be given the option to pay an additional security deposit,
- **Denied.** The application will not be accepted. The applicant will be provided with contact information for the consumer reporting agencies that provided the consumer information.

## Salmon Creek does not accept Comprehensive Reusable Tenant Screening Reports.

## **GUARANTORS/CO-SIGNERS**

If On-Site recommends "Accepted with Conditions" or "Denial," a guarantor or co-signer may be considered. In this instance, the original applicant's application will be re-submitted along with the guarantor or co-signer's application. Applications for guarantors and co-signers processed through On-Site are also scored, but are typically held to a more stringent, pre-established screening standard because guarantors and co-signers are technically responsible for the payments for this residence, as well as their own place of residence.

## **INCOME VERIFICATION**

Written verification of income in an amount equal to  $\underline{0.0}$  times the monthly rent per household will be required, along with any necessary supporting documents.



#### RESIDENCE VERIFICATION

Management reserves the right to verify the applicant's residence history.

## CRIMINAL CHARGES/CONVICTIONS

Applicants charged convicted for certain felony and misdemeanor offenses may not be approved for residency, depending upon the pre-established criteria set by Management.

CITY OF SEATTLE DISCLOSURE: Applicants are notified that landlords in the City of Seattle are prohibited from requiring disclosure, asking about, rejecting an applicant, or taking an adverse action based on any arrest record, conviction record, or criminal history, except for registry information as described in subsections 14.09.025.A.3, 14.09.025.A.4, and 14.09.025.A.5, and subject to the exclusions and legal requirements in Section 14.09.115. Applicants are further notified that the application is based on the screening criteria for this community, which is attached to this application. Applicant may provide supplemental information related to Applicant's rehabilitation, good conduct, and facts or explanations regarding their registry information. If this application is for a City of Seattle MFTE unit, the holding fee will not be forfeited if the applicant chooses not to reside in the unit for any reason, but instead will be refunded to the applicant. The landlord is prohibited from taking an adverse action against a tenant based on eviction history occurring during or within six months after the end of the civil emergency proclaimed by Mayor Durkan on March 3, 2020, and that the Seattle Office for Civil Rights is the department that will enforce any violations of this ordinance.

#### **EVICTIONS**

Applicants who have been a party to an eviction proceeding may not be approved for residency, depending upon the pre-established criteria set by Management.

#### **DENIAL POLICY**

If your application is denied due to unfavorable information received on your screening report you may:

- Contact On-Site to discuss your application and identify any unfavorable information.
- Supply On-Site with proof of any incorrect or incomplete information.
- Request that On-Site re-evaluate and re-report your screening information and rental score to Management

## HOW YOU CAN IMPROVE YOUR RENTAL SCORE

Your rental score results from information found in your credit report, criminal history, references, and application data. Such information may include your history of paying bills and rent, the accounts you have, collections and delinquencies, income and debt.

Your rental score may change if the underlying information it is based upon changes. To improve your score, concentrate on paying your bills on time, paying down outstanding balances, and removing incorrect information. Your chances of approval may also improve if you apply for an apartment with lower monthly rent, or use a guarantor or co-signer if permitted by Management.

#### HOW YOU CAN REMOVE INCORRECT INFORMATION

On-Site is committed to accuracy and will investigate any information you dispute. Contact our Renter Relations team at 1-877-222-0384. If you provide proof of your claim, we will promptly make appropriate adjustments. Download the form on our site for details.

Applicant's Signature	Date	
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Applicant's Signature	Date	
Receiving Agent Signature	Date	