

# ELIGIBILITY & SCREENING CRITERIA

To be eligible to live in Bellwether Housing, all applicants must meet income and household criteria based on the funding restrictions for the property. In addition, Bellwether uses the following criteria to determine a household's suitability for Bellwether housing. Exceptions to Bellwether's criteria are made only through the application appeals process which is outlined below. For HUD properties, refer to building specific Eligibility & Screening Criteria (Tenant Selection Plan).

Bellwether will consider applications in the order in which completed applications are received. An application is considered complete when all required documentation and screening fee has been provided to the leasing agent. If the applicant fails to provide the required information, the appointment will be stopped and rescheduled for the next available time. Appointments will only be rescheduled once. An application will not be placed on an apartment until it is complete. **During the application process, if we contact you to clarify employment, rental history, or other information, you will have 72 hours to provide the information before your application is stopped.** 

Bellwether has a no-tolerance policy for threatening, harassing, and intimidating behavior. Applicants may be denied if they engage in or have previously engaged in abusive, violent, or threatening behavior towards any Bellwether staff member or residents of the Bellwether community.

#### Please note the following:

- 1) Bellwether does not accept Portable Screening Reports.
- 2) Virtual tours are permitted in lieu of viewing the unit in person. Application appointments may be conducted virtually and/or submitted electronically. Electronic signatures must have a digital certificate per funder requirements.
- **3)** If you would like to request additional time to complete the application due to limited English proficiency or as a reasonable accommodation for a disability, please advise the leasing agent.
- 4) Applicants applying to reside in a subsidized unit, or who have a permanent portable voucher (examples include SHA, KCHA, Shelter Plus Care, VASH), or who are clients of CCS SSVF, YWCA SSVF, or Sound SSVF, or who are clients of the Housing Connector applying for properties other than Arbora Court, The Aries, Cedar Crossing, The Confluence, Flourish on Rainier, and The Rise on Madison will be screened with modified criteria as defined below.

#### AGE AND IDENTIFICATION

At least one member of the household must be 18 years of age or legally emancipated with proof of emancipation. Some Bellwether properties serving seniors are restricted by age. All applicants must provide proof identity that meet Bellwether and funder requirements.

#### INCOME

- Maximum Income: All apartments have a maximum income limit which may not be exceeded. Therefore, all sources of income and assets for all household members must be disclosed and verified. Bellwether must calculate income using methods established by our funders and use the highest projected income to determine eligibility.
- Minimum Income: Applicant household income must be at least 2.0 x the rent per month, OR applicants must have liquid assets to cover the rent affordability criteria of 2.0 x the monthly rent for the duration of the initial lease term. Applicants with temporary vouchers are subject to meeting minimum income requirements of 2.0 x the monthly rent after the voucher is applied.
  - Applicants who are screened with modified criteria (as defined above) must have income of 1.5 x the monthly rent portion, after the voucher is applied.

# **CRIMINAL HISTORY**

If any adult member of the household is listed on the sex offender registry for a conviction that occurred when the individual was an adult, they may be subject to secondary screening to determine whether there is a risk to the health, safety, or welfare of residents or staff; in such instances, the applicant may provide supplemental information related to the individual's rehabilitation, good conduct, and additional facts or explanations. Upon secondary screening, if it is determined that a legitimate business reason exists to do so, the application will be denied. Applicants for federally assisted housing, including HUD Sec 8 units, will be denied if the applicant or any member of the household is subject to a lifetime sex offender registration requirement under a state sex offender registration program and/or has been convicted of the manufacture or production of methamphetamine on the premises of federally assisted housing.

# **RENTAL HISTORY**

Applicants must have verifiable rental history for the previous twelve (12) months, without gaps of more than ninety days from the date of application. Rental history can be a room rental or with roommates if the applicant paid rent directly to the landlord and rental history can be verified. Paying rent to friends or relatives is not considered rental history unless a written lease agreement is in place and verified. All rental history within the past twelve months must be disclosed and verified.

If verification cannot be obtained, or in lieu of twelve (12) months rental history, applicants must have consumer credit history that reflects no more than \$2,000 in past due debt; medical debt and student debt is excluded from consideration.

There is no rental history requirement for applicants who are screened with modified criteria (as defined above); however, existing rental history in the past 12 months must be disclosed and verified.

Rental history requirement is waived for the following applicants, however, existing rental history in the past 12 months must be disclosed and verified:

- Recent college graduates (within six months). Documentation of graduation is required. Households must meet any funder-imposed student restrictions on the unit.
- Recent members (within six months) of Peace Corps, AmeriCorps, and other such national service programs. Documentation of participation required.
- Veterans discharged from military within the past six months. Documentation of discharge is required.
- Proof of consecutive, timely mortgage payments over the most recent twelve months may be substituted for rental history. Real estate must be included as an asset when determining eligibility, including any proceeds from the sale of the property, or any income from renting the property to a third party. **Note:** Bellwether housing must be a household's primary residence. Applicants who are about to undergo or have undergone foreclosure on their *primary* residence in the past 12 months must have a minimum income at 2.5 x the monthly rent.

All rental history will be screened and must meet the following criteria:

- No evictions, judgments, or unlawful detainers in the past three (3) years. If court records indicate an eviction, the burden is on the applicant to provide third-party verification that an eviction did not occur.
- Applicants who are previous Bellwether tenants and owe a balance, or whose balance was forgiven as part of an eviction settlement, will be denied.
- Outstanding debt owed to any landlord must not exceed \$1,000.
- No more than three (3) legal notices or lease violation notices received within the past twelve (12) months for late payment of rent or other material non-compliance of the lease for any member of applicant household.
- No 3-Day Notice to Quit received in the previous twelve (12) months for any member of the applicant household.
- Applicants may be denied if a landlord discloses that they have engaged in or have threatened abusive, violent, or threatening behavior towards any staff member or tenant at the current community or at any prior community they have resided at.

- **NOTE**: In accordance with COVID-19 era screening restrictions, Bellwether does not take adverse action on applications for landlord debt accrued between 3/1/20 12/31/21 or eviction history that occurred between 3/3/20 8/28/22, unless that eviction history is due to actions by the tenant constituting an imminent threat to the health or safety of neighbors, the landlord, or the tenant's or landlord's household members.
- **NOTE**: No landlord may take an adverse action against a prospective or existing tenant or occupant or a member of the tenant or occupant's household based on any eviction history occurring during or within six months after the end of the civil emergency proclaimed by Mayor Durkan on March 3, 2020 unless that eviction history is due to actions by the tenant constituting an imminent threat to the health or safety of neighbors, the landlord, or the tenant's or landlord's household members, subject to the exclusions and legal requirements in subsections 14.09.115.A, 14.09.115.B, 14.09.115.F, and 14.09.115.F.

# CREDIT

- Any bankruptcy must be discharged or dismissed.
- Outstanding debt owed to any landlord must not exceed \$1,000. No outstanding debt to Bellwether.

# VIOLENCE AGAINST WOMEN ACT (VAWA)

Applicants who are victims of domestic violence, sexual assault, unlawful harassment, or stalking have special protections under the Violence Against Women Act and Residential Landlord Tenant Act RCW59.18. If the applicant or a member of the household is a victim of one or more of these crimes and wishes to have their status considered for purposes of eligibility, the applicant must submit a VAWA Certification of Domestic Violence, Dating Violence, or Stalking. The applicant may request a certification form from the leasing agent. Documentation must show that the reason for denial was a result of occurrences caused by the perpetrator in an act of domestic violence. If the applicant fails to provide the certification within 14 days, the application may be denied if the applicant does not meet the screening criteria.

## PETS

Dogs and cats are accepted at some Bellwether properties (please inquire with the leasing agent). Approval of other small household animals may be requested in writing. Bellwether limits the number of pets to two (2) per apartment, with a maximum weight of 75 lbs. Each household must pay a \$120 refundable deposit, provide proof of inoculations, proof of spay/neutering, and a current license. Residents must agree to and follow the Bellwether Pet Policy. **Note**: Service and companion animals are not considered pets. They are accepted at all properties and require a reasonable accommodation request for which verification may be requested.

#### **STUDENTS**

Applicant households where all members are full-time students may be eligible at the Annapolis, Kingway, Mary's Boat House, Meridian Manor, Olive Tower, Oregon, and Vine Court. Applicant households for all other Bellwether properties (not listed above) where all members, including children, are full-time students for five or more months in

a calendar year starting January 1<sup>st</sup> (including months preceding move in) must meet one of the following exceptions:

- Married and filing a joint federal tax return with spouse.
- Single parent with a minor child and neither are dependents of a third party.
- Receiving benefits under Title IV of the Social Security Act (e.g. TANF)
- At least one student participates in a program receiving assistance under the Workforce Innovation and Opportunity Act or under other similar, federal, state, or local laws. (Attach documentation of participation.)
- Previously under the care of a state foster care system.

Additional student restrictions may apply depending on the funding sources of the unit.

### **OCCUPANCY STANDARDS**

Bellwether apartments have occupancy standards; if unit occupancy drops below the minimum or exceeds the maximum, households may be required to vacate.

Studio	1-bedroom	2-bedrooms	3-bedrooms	4-bedrooms	5-bedrooms
1 – 2 people	1 – 4 people	2 – 6 people	3 – 8 people (4 - 8 for large household set- aside units)	4 – 10 people	5 - 12 people

#### FEES AND DEPOSIT SCHEDULE

- Screening Fee is non-refundable, *payable by Money Order*, *Cashier's Check*, *or Personal Check*; no cash accepted. **\$38.50** for each adult applicant, payable to Bellwether Housing.
- **Full Deposit** *payable by Money Order or Cashier's Check only,* no cash or personal checks accepted, is due at the time of move-in. Applicants may make payment arrangements over a six-month period, with the first installment due at lease signing. The deposit amount depends on unit size:

Deposit
\$475
\$525
\$550
\$600
\$625
\$750

• Full Month's Rent due at lease signing, payable by Money Order or Cashier's Check only. No cash or personal checks.

## **APPEALS PROCESS**

If your application is denied and you believe the information upon which the denial was based is incorrect, or if you have additional information that was not considered during the review of your application, you may request an appeal of the decision. **Any appeal must be submitted in writing within fourteen days** of the date of the denial letter. The request must include a letter from you stating the reason(s) for the appeal, and supporting documentation showing that the information upon which we based our determination was incomplete or inaccurate. This information must be verifiable by Bellwether leasing staff. Your leasing agent will forward the appeal package to the Director of Compliance and Leasing, who will seek to provide a written decision within two weeks. Apartments are not held during the appeals process.

## SCREENING SERVICES

All household members 18 years old and older will be subject to a background investigation conducted by Global Verification Network. We will obtain credit reports, court records (civil and criminal), and employment and rental references as needed to verify all information put forth on the application for housing. In the event of Adverse Action (denial of tenancy), you have the right to a free copy of the screening report prepared by Global Verification Network, if requested within 60 days and upon written request. You have the right to dispute the accuracy of information provided Global Verification Network or by the entities you disclose (employers, landlords, etc.). Please direct all inquiries to:

Global Verification Network 877.695.1179 service@globalver.com www.globalver.com PO Box 95258

Eligibility & Screening Criteria

Palatine, IL 60095

### NONDISCRIMINATION

Bellwether follows all local, state, and federal fair housing laws. Seattle protected classes include age, ancestry, color, creed, disability, gender identity, marital status, national origin, parental status, political ideology, race, religion, sex, sexual orientation, Section 8 voucher holders, use of a service animal and military status or veteran.

### **RENTING IN SEATTLE**

As a renter in Seattle, you have certain rights and responsibilities. To read about these and the resources available to you, please download the Renter's Handbook: <u>http://www.seattle.gov/Documents/Departments/RentingInSeattle/languages/English/RentersHandbook\_English.</u> <u>pdf</u>

*By signing below, the undersigned applicant(s) acknowledge having read and understood Bellwether Housing's Eligibility and Screening Criteria:* 

Applicant Printed Name	Applicant Signature	Date
Applicant Printed Name	Applicant Signature	Date
Applicant Printed Name	Applicant Signature	Date
Applicant Printed Name	Applicant Signature	Date
Property Manager/Leasing Agent	Signature	Date