

ELIGIBILITY & SCREENING CRITERIA – COVID-19

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.

Bellwether will consider applications in the order in which completed applications are received. An application is considered complete when all the information outlined on the attached list, "What to Bring to Your Application Appointment" is received and the applicant has met with the leasing agent. If the applicant fails to bring any of the required information to the appointment, the appointment will be stopped and rescheduled for the following business day. Application appointments will be rescheduled only once. **If we contact you to clarify employment, rental history, or other information, you will have 120 hours to provide the information before your application is stopped.**

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 during this time. Application appointments may be conducted electronically.
- 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 Tenant Based, Shelter Plus Care, VASH), or clients of CCS SSVF or YWCA SSVF, or clients of the Housing Connector will be screened with modified criteria noted below.

AGE

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.

INCOME

- Maximum Income: All apartments have a maximum income limit which may not be exceeded. Therefore, all sources of income for all household members must be disclosed and verified. Bellwether must calculate income using methods established by our funders and use highest projected income to determine eligibility.
- Minimum Income: Applicant household income must be at least 2.0 times 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 applying for a subsidized unit, or with a permanent portable voucher, or clients of CCS SSVF or YWCA SSVF, or clients of the Housing Connector are exempt from the minimum income requirement.

CRIMINAL HISTORY

If the applicant or 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 (90) 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 it can be verified. Paying rent to friends or relatives is not considered rental history unless a written lease agreement is in place. All rental history within the past twelve months must be disclosed and verified. If verification cannot be obtained, the application may not proceed.

- ⦿ There is no requirement for applicants applying for a subsidized unit, or with a permanent portable voucher, or clients of CCS SSVF or YWCA SSVF, or clients of the Housing Connector to have rental history; 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.
 - 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.

Rental history will be screened for the following:

- ⦿ No evictions, judgments, or unlawful detainers in the past two (2) years. If court records indicate an eviction, the burden is on the applicant to prove an eviction did not occur.
 - Applicants applying for a subsidized unit, or with a permanent portable voucher, or clients of CCS SSVF or YWCA SSVF, or clients of the Housing Connector cannot have more than two (2) evictions in the last three (3) years.
- ⦿ No outstanding debt owed to Bellwether.
- ⦿ Outstanding debt owed to any landlord must not exceed \$1000.00 and must have a current and verifiable payment plan. There is no time requirement for rental debt.
- ⦿ No more than four (4) legal notices 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.

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.E, and 14.09.115.F.

In lieu of twelve (12) months rental history, applicants must have consumer credit history that reflects no more than \$1000 in past due debt; medical debt and student debt is excluded from consideration. If past due debt exceeds \$1000, it must be on a current and verifiable payment plan.

Recent Homeowners

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 2.5x the monthly rent.

CREDIT

- ⦿ Any bankruptcy must be discharged or dismissed.
- ⦿ Outstanding debt owed to any landlord must not exceed \$1000 and must have a current and verifiable payment plan. No outstanding debt to Bellwether.

Except for bankruptcy and debt owed to a landlord, Bellwether screens for credit risk only when "in lieu of rental history" criteria are being considered.

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. 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 building manager). Approval for 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, 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, 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 1st (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.

OCCUPANCY STANDARDS

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

| SRO's/Efficiency | Studio | 1 bedroom | 2 bedroom | 3 bedroom | 4 bedroom | 5 bedroom |
|------------------|--------------|--------------|--------------|--------------|---------------|---------------|
| 1 person | 1 – 2 people | 1 – 4 people | 2 – 6 people | 4 – 8 people | 5 – 10 people | 6 - 12 people |

FEES AND DEPOSIT SCHEDULE

- ⊙ **Screening Fee is non-refundable**, payable by Money Order, Cashier's Check, or Personal Check; no cash accepted.
 - \$35.00 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:

| <u>Unit Size</u> | <u>Deposit</u> |
|------------------------------|----------------|
| SRO's (single room occupant) | \$325.00 |
| Studios and One Bedrooms | \$375.00 |
| Two Bedrooms | \$450.00 |
| Three Bedrooms | \$500.00 |
| Four & Five Bedrooms | \$525.00 |

- **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 that states the reason(s) for the appeal and new supporting documentation from an independent third party. This information must be verifiable by Bellwether leasing staff. Your leasing agent will forward the appeal package to the Director of Property Management, 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 Moco, Incorporated. 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 Moco, Incorporated, if requested within 60 days and upon written request. You have the right to dispute the accuracy of information provided Moco, Incorporated or by the entities you disclose (employers, landlords, etc.). Please direct all inquiries to:

Moco Incorporated
800.814.8213
service@moco-inc.com
www.Moco-Inc.com
PO Box 2826
Seattle, WA 98111

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:

http://www.seattle.gov/Documents/Departments/RentingInSeattle/languages/English/RentersHandbook_English.pdf

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

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Site Manager/Leasing Agent Signature Date