



VISTA VIEW CRITERIA FOR RESIDENCY

General Requirements

- Applicants must be 18 years or older, unless deemed to be an adult under applicable laws with respect to the execution of contract. All applicants will complete a separate application, submit income docs, photocopy of ID, and pay screening fee. Incomplete, inaccurate, or falsified information will be grounds for denial of the application. The application shall not be deemed complete until all the above documents and fees are delivered to the office. No apartment will be held for incomplete applications.
- Any applicant currently using illegal drugs will be denied.
- All applicants must provide us with photo identification, but not limited to, state ID cards, passports, military cards, etc.
- Denial of at least one applicant in the party, will result in full denial for all roommates for a period of 6 months before they can submit a new application.
- Applications are processed in the order that they are received and only one applicant or applications will be accepted at one time. If approved, the applicant has within 48 hours to pay deposit to hold for the apartment. If not, Vista View reserves the right to move to the next application in line.
- Upon move in the tenant is required to provide proof of renter's insurance prior to picking up keys, and it must list the Landlord as "additional interested party" or "additional insured". It shall be maintained for the duration of the tenancy.
- Smoking or vaping is not allowed inside any Vista View Apartment. Smoking outside is allowed in limited spaces and is subject to state and local regulations.
- Pets are not allowed on-site without express written consent from Vista View and additional required documentation. We do not allow visiting pets unless all fees, deposits and addendum are signed. We have weight and breed restrictions. A list of weight and breed restrictions will be provided upon request. We do not allow exotic animals such as snakes, spiders, etc.
- Vista View provides equal housing opportunities: We do not discriminate based on source of income, race, color, religion, sex, handicap, national origin, nationality, marital status, familial status, ancestry, sexual orientation, and all other protected classes, as required by federal, state, and local law. Pursuant to Washington law "Source of Income" includes benefits or subsidy programs including housing assistance, emergency rental assistance, veteran's benefits, social security, supplemental security income or other retirement programs, and other programs administered by any federal, state, local or nonprofit entity.

Income Requirements

- Monthly gross income should be at least 2½ times the stated monthly rent (or your portion in the case of subsidized housing) and from a verifiable, legal source. Gross monthly income can be combined with all current applicants at the 2 ½ times the current monthly stated rent.

- Income documents, including but not limited to; current pay stubs, letter of hire, retirement documents, child support, social security income or bank statements showing deposit history will be required with at least 3 months' worth of deposits.
- Co-Signers will need monthly income of at least 4 times the monthly stated rental price or have 7 times the 2 ½ rent amount in checking or savings bank account. They must also meet all other qualifying criteria identified with our screening criteria.

Rental Requirements

- Positive rental history from a third-party landlord or home ownership will be verified (payments for 24 months).
- First time renters or no verifiable third-party landlord rental history will be subject to an additional \$250 security deposit or co-signer. Family members or friends do not count as third-party rental history.
- Active-duty military who were housed overseas do not need to provide 2 years of rental or mortgage history as long as they have no negative rental or mortgage items and provide proof of active-duty status.
- Two or more late payments, non-payment of rent notices or dishonored checks within one year may result denial. Reported negative rental history or complaints may result in denial.
- Eviction free history for the last seven years required.
- Rental history reflecting unpaid damages and/or past due rent (not during COVID-19 state regulations) must be paid in full. Unpaid and or past due amounts will result in a suspension/denial of the application. No unit will be held awaiting resolution of pending payments.

Credit Requirements

- A credit report will be completed on all applicants to verify credit ratings. We do not accept Comprehensive Reusable Tenant Screening Reports. Income: verified credit history and verified rental history will all be used to determine rental eligibility and security deposit levels by all applicants combined.

Credit Denial Criteria

Applicants with a credit score of 600 or below will not meet the minimum credit requirement.

Applicants may also be denied based on the following credit-related criteria:

Open bankruptcy proceedings within the past 7 years

Utility collections, repossessions, liens

Unsatisfied civil judgments, wage and garnishment programs (not medical related)

Unpaid collections accounts

Outstanding balances owed to previous landlords or property management companies (not during COVID-19 state regulations)

Credit Tier Security Deposit Scale

Credit tier placement will be determined based on approved screening results, including credit score and other applicable credit-related factors. All applicants will be evaluated using the same criteria.

Tier 1 – Excellent Credit (700+ Credit Score)

Security Deposit: \$450

Tier 2 – Good Credit (650–699 Credit Score)

Security Deposit: \$650

Tier 3 – Acceptable Credit (601–649 Credit Score)

Security Deposit: \$900

- Credit reports and scores will be from one of the three credit bureaus (TransUnion, Equifax, or Experian). The choice will be the sole discretion of Vista View and their chosen screening company. Vista View is currently receiving reports from Western Reporting - 8851 S Sandy Pkwy Ste 210, Sandy, UT 84070 - Phone (800) 466-1996 - customerservice@westernreporting.com. If your application is denied you have the right to a free copy of the consumer report.

Criminal Conviction Criteria

- A conviction, guilty plea, or no-contest plea, where the date of disposition, release or parole has occurred within the last seven years, for: any type of misdemeanor of assault, intimidation, property damage, weapons charges, sex-related, drug-related, theft, burglary, prostitution, vandalism. Criminal trespass I or dishonesty shall be grounds for denial.
- Pending criminal charges or outstanding warrants for any of the above will result in a suspension of the application process until the charges are resolved. No unit will be held awaiting resolution of pending charges.
- Please note that registry on a sex offender list and felony convictions of crimes related to manufacturing/delivering a controlled substance, sex offenses, person to person related offenses, and certain violent offenses will result in immediate denial of application regardless of the disposition date. **An infraction or violation, e.g., fishing without a license, DUI, speeding, etc. will not be grounds for denial**
- If an applicant has a conviction that would immediately disqualify them, the applicant may submit additional information to Vista View for an individualized assessment of their record. Examples of mitigating factors could be age at the time of crime, circumstances surrounding the incident, additional personal references from community leaders, tenant history after the crime and time passed since the offense.