

## Utah - Residential Rental Application Criteria

### Primary Identification

One (1) valid, unexpired, government-issued photo identification is required whenever available.

Acceptable primary identification includes:

- State-issued Driver's License
- State-issued Identification Card
- United States Passport or Passport Card
- Foreign Passport with appropriate immigration documentation
- Permanent Resident Card (Form I-551)
- Employment Authorization Card (Form I-766)
- Federal Government Personal Identity Verification (PIV) Card
- Department of Defense Common Access Card (CAC)
- U.S. Tribal / Bureau of Indian Affairs Identification Card
- U.S. Military Identification Card

Primary identification must include a photograph and legal name.

### Secondary Identification (When Primary ID Is Unavailable)

If an applicant cannot provide a primary form of identification, **one (1) secondary photo identification may be accepted when accompanied by two (2) supplemental identification documents.**

Acceptable secondary identification includes:

- Temporary or paper state-issued driver's license or ID
- Expired government-issued photo ID (within 12 months)
- Foreign government-issued photo ID not listed above

## **Supplemental Identification (Supporting Documents)**

Supplemental documents are used to verify name, date of birth, and/or address and **do not qualify as photo identification on their own.**

When secondary identification is used, **two (2) supplemental documents are required.**

Acceptable supplemental documents include:

### **Government records**

- State-issued Birth Certificate
- Marriage Certificate (government issued)
- Consular Report of Birth Abroad
- Certificate of Citizenship (Form N-560)
- Certificate of Naturalization (Form N-550)

### **Proof of address or financial linkage**

- Utility bill showing name and address
- Voter registration card
- Vehicle registration or title
- Paycheck stub with name and address
- Public assistance card
- Spouse or parent affidavit
- Cancelled check or bank statement
- Mortgage or lease documents

## **Background and Credit History**

Our community uses a statistically sound credit scoring system to evaluate your consumer credit report. Credit scoring is based on real data and statistics, so all applicants are treated objectively. Your credit report contains information about you and your credit

experiences, including your bill-paying history, the number and type of accounts you have, late payments, collection actions, outstanding debt, rental history, and the age of your accounts. If your application is denied or accepted with conditions, you will be given the name, address, and telephone number of the consumer reporting agencies which provided your consumer information to us.

The applicant acknowledges that the following information will be verified in accordance with Federal Trade Commission Guidelines, issued August 1, 2009, and will be used to verify the applicant's identity and ability to qualify to live at a Wasatch Property Management community.

- Social Security number(s) provided by the applicant(s) will be verified and any fraud alerts will be reported to the proper authorities.
- All addresses found on rental application(s), government-issued ID(s), pay stub(s), and credit report(s) will be verified.
- An application must provide a physical address if using a PO Box or mail drop address.
- The date of birth (D.O.B.) provided by the applicant(s) on the rental application will be verified against government-issued identification and the credit report.
- Driver's license/government-issued photo ID will be verified as current and must contain the ID number, state of issuance, date of issuance, and expiration date.
- All signatures must match the driver's license or government-issued identification.
- Any and all fraud alerts on the credit report will be reported to the proper authorities.
- Any and all fraud alerts on existing accounts will be verified and reported to the proper authorities where necessary.

### **Qualifying Guidelines**

If birth or adoption occurs during the term of the lease, the occupant will be allowed to complete the term of their lease in the current apartment home.

Applicants warrant and acknowledge that all persons anticipated to reside in the premises are and will be legally residing within the United States.

### **1. Occupancy Guidelines**

Maximum number of occupants per apartment will be determined by the following reasonable standard:

- 1 Bedroom = 3 occupants
- 2 Bedroom = 5 occupants
- 3 Bedroom = 7 occupants
- 4 Bedroom = 9 occupants

Minimum number of occupants per apartment will be determined by the following reasonable standard:

- 1 Bedroom = 1 occupants
- 2 Bedroom = 2 occupants
- 3 Bedroom = 3 occupants
- 4 Bedroom = 4 occupants

## **2. Income / Qualifying Guidelines**

If the result of the screening is returned as “Accept,” “Refer,” “Low Accept,” or “Conditional Accept,” or if the applicant(s) have a foreclosure, applicants must comply with the following income requirements.

Prior to move-in, income must be verified by providing documents such as pay stubs covering two recent pay periods, court-ordered spousal or child support, prior year’s W-2, Social Security, GI benefits, pensions, disability income, trust income, dividend income, or other sources of regular income. Parental support does not constitute additional income unless the parent is a co-signer.

Income received annually will be averaged over 12 months. Gross annual income for all leaseholders is combined and entered into the credit-scoring model for each applicant. Gross monthly income of combined applicants must be between **two (2) and three (3) times** the scheduled rent of the apartment. Some additional income may be included, such as government economic assistance, alimony, child support, or a second job (with proof only).

If unemployed or retired, proof of income and/or assets must be provided and must be equal to or greater than **two (2) to three (3) times** the contractual amount of the lease term. This will vary by area. Please discuss with your leasing agent for specific income requirements of your desired community.

## Current Cache County Income Limits

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
50%	\$37,250	\$42,550	\$47,850	\$53,150	\$575,450	\$61,700
60%	\$44,700	\$51,060	\$57,420	\$63,780	\$68,940	\$74,040

### 3. Rental History

Twenty-four (24) months of verifiable third-party rental history, twenty-four (24) months of verifiable homeownership, a combination of both, or eighteen (18) months or more of active military service.

### 4. Guarantor

A guarantor will be accepted for applicants who are currently unemployed or have insufficient income. Gross monthly income for the guarantor must be **six (6) times** the scheduled rent of the apartment.

### 5. Deposits

Required deposits will vary depending on the community and the results of credit and background checks. Please speak with a leasing agent for details.

### 6. Returned Checks

Any unpaid returned check service appearing on the applicant's credit report will result in the applicant being required to pay by certified funds (money order or certified check) throughout the term of the lease.

### 7. Criminal Background Screening

A criminal background check will be conducted for each applicant or occupant eighteen (18) years of age or older. The application may be rejected for reported criminal-related reasons as allowed by state or local laws. All time limits reflect the maximum allowable state limits for jurisdictions in which Wasatch Property Management operates. Actual allowable limits and reasons may vary by state or locality.

**FELONY**, even if serving deferred adjudication for the following:

Convictions involving the following crimes are presumptively disqualifying if within the following time frames

- Theft of Property (7 years from completion of sentence)

- Damage to Property (7 years from completion of sentence)
- Drug Violation (7 years from completion of sentence)
- Weapons (7 years from completion of sentence)

Convictions involving the following crimes are presumptively disqualifying

- Violence
- Crime/Injury to Persons
- Crime/Injury to Persons Resulting in Death
- Manufacturing or Distributing a Controlled Substance
- Sexual Offenses
- Terrorism
- Stalking
- Cruelty to Animals
- Any pending felony cases

Any pending felony cases may result in a denial or conditional approval where the nature of the alleged conduct presents a demonstrable risk to persons or property, or a substantial likelihood of incarceration impairing lease performance.

**MISDEMEANOR**, even if serving deferred adjudication for the following:

- Theft of Property (5 years from completion of sentence)
- Damage to Property (5 years from completion of sentence)
- Drug Violation (5 years from completion of sentence)
- Weapons (5 years from completion of sentence)

Convictions involving the following crimes are presumptively disqualifying

- Violence
- Crime/Injury to Persons
- Sexual Offenses
- Terrorism
- Cruelty to Animals

- Any pending misdemeanor cases

While these are general rules, criminal history will be evaluated based on the nature, severity and recency of a conviction, and whether the conduct presents a demonstrable risk to persons or property. All applicants may submit written explanations concerning criminal history which will then be evaluated by Management.

### **Additional Information**

Applicants are encouraged to apply irrespective of their unlawful detainer history. Applicants are not categorically denied without an opportunity to seek approval of an application by an authorized Wasatch Property Management representative. Applicants with prior judgments may seek approval by an authorized Wasatch Property Management representative, and applicants who have settled an eviction, judgment, or collection action may be approved.

Reasons for not approving an application may include, but are not limited to, bankruptcy, insufficient income, unpaid judgments, eviction, outstanding housing-related debt, household size exceeding occupancy limits, and falsification of application information.

### **Deposit**

All security deposits will be due within seventy-two (72) hours of application approval. Keys will not be provided until all deposits and rent have been paid in full and utilities have been placed in the resident's name.

Applicant understands that there is a seventy-two (72) hour period within which to request a refund of the holding **deposit** and withdraw the application for an apartment. Any fees charged for credit or reference checks are non-refundable.

Rent may be paid online at [www.IsYourHome.com](http://www.IsYourHome.com).

### **Animal Restrictions**

Refer to the rental office for a current list of acceptable dog and cat breeds.

Management reserves the right to add breeds or canine families to the list of prohibited breeds at any time. A maximum of two (2) animals is permitted per apartment. Reptiles and exotic animals are not permitted.

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