SNR PROPERTY MANAGEMENT

CITY OF TACOMA, WASHINGTON
REVISED NOVEMBER 10, 2026

RENTAL APPLICATION · TACOMA

2026 Tacoma Screening Criteria

City of Tacoma, Washington · Revised November 10, 2026. These criteria apply to homes within Tacoma city limits. The rental amount, application screening charge, standard deposit, conditional-deposit schedule, permitted occupancy, and other property-specific terms are provided with the application materials before screening.

At a glance

2.5×
Gross monthly income to rent, for financially responsible applicants (after any voucher or subsidy)

No minimum
credit score. A low score alone never causes denial or a higher deposit

12 months
of satisfactory, verifiable rent or mortgage payments is sufficient housing history

3×
Gross monthly income to rent for a friend or family member serving as guarantor

48 hours
minimum to accept or decline a conditional approval

10 business days
to request reconsideration in writing after an adverse-action notice

This summary is for convenience. The full criteria below control.

Contact our leasing team

PHONE
(253) 666-6840

EMAIL
admin@rentsnr.com

WEBSITE
rentsnr.com

OFFICE & MAILING ADDRESS
7809 Pacific Ave.
Tacoma, WA 98408

OFFICE HOURS
Monday–Friday
9:30 AM – 4:00 PM

Use these for questions, accommodation or modification requests, help with verification, and written reconsideration requests.

Equal housing opportunity

Thank you for considering a home managed by SNR Property Management. We apply our rental criteria consistently and comply with applicable federal, Washington, and local fair housing laws. We do not discriminate based on any protected characteristic or lawful source of income. Reasonable accommodations and modifications are available as required by law; contact our leasing team to request assistance with the application or screening process.

Application and screening process

Each prospective resident age 18 or older must submit an application. The household may identify which adults will be financially responsible for the home and which adults will be occupants without financial responsibility. We evaluate income and credit only for financially responsible applicants and any proposed guarantor. Other adult occupants are screened only for permissible matters involving property care, safety, peaceful enjoyment, and compliance with residency rules.

Depending on the applicant's role, we may verify identification, current and prior addresses, income, employment, rental or mortgage history, credit history, landlord-tenant court records, and criminal records and registries that may lawfully be considered. Additional documentation may be requested to verify information or clarify a discrepancy.

An incomplete application or material information that remains unverifiable after an opportunity to clarify may prevent approval. Materially false or misleading information may result in denial. A correctable mistake will be distinguished from intentional falsification. The household must complete all required applications before a final decision can be made. If a required household member does not qualify, we will evaluate whether the proposed household can otherwise meet these criteria before issuing the household's final decision.

Any application screening charge will be disclosed before payment and will be limited to permitted screening costs.

Identification and alternative documentation

Applicants must provide current, valid government-issued photo identification. Contact our leasing team if you need an accommodation or assistance with verification. Identity information must be consistent with the information provided during the application and move-in process.

A Social Security number is not required as the sole means of screening. We accept sufficient alternative documentation, such as an ITIN or other available proof of financial eligibility, as required by Tacoma law. Using acceptable alternative documentation does not change the rental agreement terms offered to an otherwise qualified applicant.

Income and employment verification

The combined, verifiable **gross monthly income of the financially responsible applicants must equal at least 2.5 times the applicable monthly rental amount**. We subtract any qualifying rent voucher or subsidy from the rental amount before calculating this requirement. We consider the combined resources and all lawful, verifiable income sources of financially responsible applicants. Adults who are not financially responsible are not required to meet income or credit standards.

Ordinarily, provide documents covering the most recent three months, including year-to-date earnings when applicable. Documentation may include pay statements, employer verification, tax or self-employment records, benefit or award letters, subsidy documentation, or other reliable records appropriate to the income source. Newly established income may be verified through current documentation, including an employer-confirmed offer letter stating compensation and start date.

We verify that the income relied upon is current or will be available when the tenancy begins and is reasonably expected to continue. We do not require a fixed length of employment with a particular employer or in a particular industry. Applicants who qualify through retirement, benefits, or other lawful income are not required to be employed.

Income below the standard or income that cannot be verified will receive review to determine whether a qualified guarantor or another available condition can adequately address the deficiency. If the application cannot qualify under an available condition, it may be denied. There is no separate fixed disposable-income amount or required percentage of credit accounts in good standing.

Credit history

We obtain a consumer credit report for financially responsible applicants and proposed guarantors. **SNR does not use a minimum credit score. A low score alone does not cause denial or an increased deposit.** We evaluate actual payment performance, current obligations, and relevant adverse accounts using the same review factors for all applicants.

We give greatest weight to the most recent **24 months**, especially current obligations and payment performance during the last **12 months**. Older information may provide context when legally usable, but an older resolved problem is not an automatic disqualification.

The following findings prompt further review:

CREDIT FINDINGS THAT PROMPT FURTHER REVIEW

Finding	What we review
A payment reported 60 or more days delinquent within the last 12 months	Whether the delinquency is accurate, isolated or repeated, resolved or continuing, and followed by improved payments.

Finding	What we review
Unpaid nonmedical collection accounts	The underlying debt's age, amount, accuracy, payment status, and any pattern of unpaid obligations. Two or more newly reported collection accounts within 24 months receive closer review. A newly reported or transferred account is not automatically treated as a newly incurred debt; duplicate reporting of one debt is not counted as separate debts.
Verified unpaid rent or property-damage debt	The amount and basis of the debt, whether it is disputed or legally protected, and evidence of payment, settlement, or another documented resolution.
Bankruptcy, delinquent housing payments, foreclosure, or unpaid judgments or liens	Current obligations, the status and effect of the proceeding or debt, subsequent payment performance, and reliable evidence of present ability to meet the proposed rent.

> **A review trigger is not an automatic denial or a requirement for an additional deposit.** Applicants may explain relevant circumstances and provide documentation correcting errors or showing payment, resolution, or subsequent satisfactory performance.

We do not automatically deny an application because of an open or discharged bankruptcy, an older delinquency, a paid collection, or a resolved judgment. High credit utilization alone does not result in an adverse condition when payments are current. Medical debt and information prohibited from consideration are excluded.

Applicants without a credit score or established credit file are evaluated using available income, rental or mortgage payments, and other reliable evidence. The absence of a score alone does not require a guarantor or increased deposit.

Rental and mortgage history

Provide your housing history for the last **two years**, or for the period available if shorter, including prior housing-provider contact information. **Twelve months of satisfactory, verifiable rental or mortgage payments is sufficient positive payment history** for this portion of screening, subject to review of other legally usable information.

A rental agreement, payment ledger, bank payment records, mortgage statements, or reliable third-party verification may support housing history. References from friends or family may require supporting records. Applicants with limited history may provide alternative evidence; limited history alone does not automatically disqualify them or require a guarantor.

We review documented payment problems and material lease violations, including unauthorized animals or occupants, damage beyond ordinary wear, and unpaid housing-related obligations that may lawfully be considered. Approved assistance animals and legally protected household arrangements are not treated as unauthorized pets or occupants. A complaint alone does not establish a violation.

> **Three late rent payments or two returned rent payments within a 12-month period trigger closer review.** One isolated late or returned payment does not, by itself, disqualify an applicant. Review considers accuracy, severity, resolution, subsequent payment history, and legally protected circumstances. A serious, substantiated violation or a verified unpaid housing obligation may require review even without a repeated payment pattern.

Lawfully usable eviction judgments entered within the last **seven years** receive individual review rather than automatic denial. A filing alone is not treated as an eviction judgment. We verify the outcome, underlying facts, timing, and current relevance. Records subject to limited dissemination and nonpayment protected by Washington's COVID-period screening restrictions are not used as grounds for adverse action.

Applicants remain responsible for lawful obligations to their current housing provider. Contact us if you need to coordinate a proposed move-in date with those obligations.

Approval, conditional approval, and denial

We verify relevant information and consider corrections before a final decision. Applications may receive one of the following results:

POSSIBLE APPLICATION RESULTS

Result	Standard
Approved	Income qualifies; housing history is satisfactory or adequately supported by alternative evidence; and other applicable criteria are met. Any adverse credit findings are isolated, resolved, or adequately addressed by demonstrated subsequent payment performance.
Approved with conditions	A specific, verified financial concern remains, but a qualified guarantor or an additional deposit under the disclosed property schedule adequately addresses it. The condition and its reason will be stated in writing.
Denied after review	Required material information remains unverifiable after an opportunity to clarify; income does not qualify and no available condition addresses the deficiency; or verified information establishes a substantial, continuing payment concern that has not been adequately resolved. Other potential grounds include material falsification, substantiated material housing violations, legally eligible eviction findings, a lawful occupancy restriction, or criminal findings assessed under the section below.

Repeated recent serious delinquencies or verified unresolved housing debt may support an adverse financial decision after review. We consider evidence of resolution and improvement and exclude information that cannot legally support the decision. An isolated review trigger, a low score, or an unexplained screening recommendation does not by itself establish a reason for denial. Decisions are based on documented facts and the standards in this notice.

Criminal history

We review legally eligible criminal records individually. A criminal record does not automatically disqualify an applicant. We consider the nature and severity of the conduct, its relevance to the proposed tenancy, elapsed time, accuracy of the record, and relevant information the applicant supplies, including rehabilitation and subsequent housing history.

Potential grounds for denial under this policy include legally eligible pending charges or convictions involving sex offenses; qualifying violent offenses against a landlord, employees, or other tenants; arson; or manufacturing, sale, or distribution of controlled substances or unlawful use of buildings for drugs. Any such finding requires individual assessment before a decision.

We do not deny solely because of an arrest without a qualifying pending charge or conviction, participation in a diversion or deferred-judgment program, a dismissed or invalidated conviction, conduct that is no longer illegal in Washington, or juvenile records. We do not deny solely on misdemeanor convictions sentenced more than three years before application or felony convictions sentenced more than seven years before application, subject to applicable court-mandated restrictions at the property. A registry finding will be checked for identity, current status, legal eligibility, and relevance before any decision.

Guarantors and conditional approval

When a verified financial concern can be adequately addressed, an applicant may qualify with a guarantor or an additional security deposit under the disclosed property schedule. A guarantor must submit an application, provide verifiable financial information demonstrating capacity to fulfill the guaranty, and execute the required guaranty. For a friend or family member serving as guarantor, the gross-income requirement is **3 times the applicable monthly rental amount**. Guarantors are evaluated under the credit factors above, with no separate minimum score. We consider their current obligations and demonstrated payment performance. The guaranty will not extend beyond the tenant's rental-agreement term.

A guarantor or additional deposit does not automatically resolve every reason an application may fail to qualify. We will state any available conditional approval, its requirements, and the exact additional security amount in writing. Applicants will have at least 48 hours after communication of conditional approval to accept or decline it. Applicable rights to pay move-in charges in installments remain available.

Occupancy, animals, utilities, and insurance

The permitted occupancy for the particular home will be disclosed before application and stated in the rental agreement. Tacoma occupancy is determined using the unit's gross area and applicable bedroom and building-code requirements, including the exclusion of children under one year from the relevant calculation. We consider reasonable accommodation requests as required by law.

Property-specific animal rules and charges are disclosed separately. Assistance animals are considered through the reasonable-accommodation process and are not subject to pet fees or pet deposits. Any dog-breed restriction must satisfy applicable Tacoma requirements.

Before possession, residents must arrange any utilities the rental agreement assigns to them and provide the insurance required by the lease. SNR's standard personal-liability requirement is at least **$100,000**. Where requested, SNR Property Management must be listed as an **interested party/additional interest**, using the current notice address supplied in the lease. The lease and applicable coverage program describe how this requirement may be satisfied.

Consumer reporting, reusable reports, and your rights

SCREENING AGENCY

SNR uses **AppFolio, Inc., Screening Consumer Relations**, 70 Castilian Drive, Goleta, CA 93117; (866) 359-3630; appfolio.com/consumer for tenant screening. Any additional consumer reporting agency used for the application will be identified in the accompanying screening disclosure before its report is obtained.

SNR does not generally accept comprehensive reusable tenant screening reports in place of its screening process. This policy does not override Tacoma's requirement to accept sufficient available alternative evidence of financial eligibility, including a portable report where applicable, when a Social Security number is not provided.

If we deny an application or impose an adverse condition, we will provide a written adverse-action notice explaining the reason and identifying any consumer reporting agency that contributed to the decision. You may request a free copy of the relevant consumer report from the reporting agency within 60 days after adverse action and dispute inaccurate or incomplete information with that agency. Any additional disclosures required when a credit score is used in an adverse decision will also be provided. The reporting agency provides information; SNR makes the rental decision.

You may also request SNR's reconsideration by contacting the leasing team in writing within ten business days after receiving the adverse-action notice and providing relevant supporting information. This review period does not limit your statutory report-dispute or accommodation rights. SNR does not charge a fee merely to request reconsideration or correct a screening error.

Tacoma applicants may request installment payments for covered move-in charges as provided by law. Current rental-housing resources are available through the City of Tacoma and Washington voter-registration information.

EQUAL HOUSING OPPORTUNITY

SNR Property Management · 7809 Pacific Ave., Tacoma, WA 98408
(253) 666-6840 · admin@rentsnr.com · rentsnr.com