

Qualification Guidelines

Landlord does business in accordance with the Fair Housing Act. We provide equal housing and service for all people regardless of race, color, religion, sex, national origin, handicap or familial status, or any other protected class as defined by state and local jurisdiction.

Applications

- All occupants age of 18 and older must qualify. All non-dependent leaseholders or non-dependent occupants of legal age must submit a completed application. Each applicant must complete an application in its entirety and all information provided must be true, accurate and complete, as well as verifiable.
- Applications will be screened through a third-party agency. Qualification is determined using an analysis scoring model, including credit history, income and employment verification, criminal background history and rental history conducted by the third party. Each applicant's information and history will be individually evaluated. Credit reports provided by applicants will not be accepted.
- An application fee of \$50.00 per applicant must be submitted along with each completed application. The fee is to be paid by personal or cashier's check only. This fee covers third party costs associated with reporting, provided by the Rental Housing Association of Washington or other third-party agency. Your check will be returned to you if your application is not submitted for screening. Once the application has been submitted for screening, the application fee is not refundable. Applications are considered submitted when both the completed form, fee, and income verification are received by Landlord, and all applicants have submitted their form. Government-issued photo identification is required.

Occupancy Guidelines

- Occupancy is based on the number of bedrooms in a unit. Two persons are allowed per bedroom.
- A bedroom is defined as a room within the premises that is used primarily for sleeping, with a door, at least one window and one closet.

Credit Worthiness

- A credit report will be secured for all applicants to verify account credit ratings. The results will be entered into the credit scoring model, which determines applicant eligibility to rent and ability to pay.
- An unsatisfactory credit report can disqualify an applicant. An unsatisfactory credit report is one that reflects past or current bad debt, collection, charge-off or write-off, repossession, current delinquency, late payments or unpaid bills, liens, judgments, or open bankruptcies. Credit reports will also be used to gauge applicant's income to debt ratio. Negative or adverse debt shown on consumer credit report may require additional security deposit or result in denial. If an applicant is rejected for unsatisfactory credit history, the applicant will be given the name, address and telephone number of the credit reporting agency that provided the credit report but will not be told the content of the credit report.
- A minimum FICO score of 700 is expected.
- A debt-to-income ratio below 35% is expected.

Income and Employment

- Stable income verification is required. The minimum income requirement is equal to 3 times the monthly rent amount. Roommates must qualify individually.
- Acceptable income verification may include: pay stubs for the last 90 consecutive days; a copy of the employment letter on employer's letterhead for an applicant employed 30 days or less; or other similar documentation.
- Self-employed applicants will be required to provide the previous year's income tax return and bank statements for the immediately preceding three (3) months.

Rental History

- Twelve months of verifiable rental history from a third-party landlord or home ownership is required.
- Rental history will be included in the screening by the third-party agency. Your current landlord, if applicable, will be contacted. A positive record of prompt monthly payment, sufficient notice and no damages or unlawful detainer actions is expected.

Criminal History

- A criminal background check will be conducted for each applicant by the third-party screening agency.
- Pending charges, outstanding warrants, conviction, guilty plea or no contest plea for any felony involving serious injury, kidnapping, death, arson, rape, sex crimes and/or child sex crimes, extensive property damage or drug related offenses (sale, manufacture, delivery or possession with intent to sell) or Class A felony burglary or Class A felony robbery is grounds for denial of the rental application

Guarantor

- Guarantors are not permitted.

Availability

- Applications will be accepted on a first come, first served basis and subject to availability. Rental rates are subject to change without notice.

Subletting and Daycare Operations

- Subletting and daycare operations are prohibited.

Pets

- Pets are not accepted.

Lease Terms

- The standard lease term is for 12 months. However, Landlord may accept other terms on a case-by-case basis.

Security Deposit

- A security deposit will not be collected until applicant is approved.

Renter's Insurance

- Renter's insurance will be required at tenant's expense prior to move-in and throughout tenancy, with minimum liability, personal property coverage and additional living expenses coverage in the amount of \$100,000 and listing the landlord as additional interest.
- Tenant shall maintain such coverage throughout the entire term of the lease agreement. Tenant is required to furnish Landlord evidence of the required insurance prior to occupancy, at the time of each lease renewal period, and upon request.

Utilities

- Tenants are responsible for the payment of all utilities.

Automatic Disqualification

- Any inaccurate or falsified information on the application.
- A current non-discharged bankruptcy action.
- Prior evictions for cause within the past ten years.
- Unpaid balances for rent and/or rental-related expenses.
- Unverifiable social security number or sources of income.
- Exceeding the maximum number of adults or occupants for the rental unit.
- One or more non-payment of rent notices and/or NSF checks with the last 12 months.
- One or more open collections (non-medical).