

## CRITERIA FOR RESIDENCY

### I. GENERAL REQUIREMENTS

1. Current State or Federally issued picture I.D. is required
2. Each applicant must qualify individually.
3. A valid Social Security number or Passport/Visa is required.
4. A complete and accurate application must be filled out. Incomplete applications can result in a denial.

### II. RENTAL REQUIREMENTS

1. A minimum of 12 months of verifiable residence history from a third-party landlord required within the past two years from the date of application.
2. Rental history demonstrating residency, but not by a third party, will require an additional security deposit equal to one month's rent, or co-signer.
3. Home ownership will be verified through tax records or credit report.
4. Four or more late payments of rent or mortgage within a 12-month period will result in denial.
5. More than Two (2) and less than four (4) late payments or NSF checks within a 12-month period, will result in added security deposit.
6. Rental history reflecting any unpaid past due rent greater than \$100.00 dollars will result in denial until paid.
7. Any Unlawful Detainer or eviction over three (3) years old, which has been paid, can be approved with added security equal to 1 months rent.
8. Rental history showing \$100.00-500.00 damage will require added security deposit equal to one month's rent, when the amount has been paid in full.
9. Rental history reflecting more than \$500.00 in damages will result in denial.
10. Rental history with complaints (disturbance or other) will be denied if the manager would not re-rent or if there are more than 3 complaints.
11. Added security is needed for any instance of unauthorized persons or pets in a unit rented by the applicant.
12. First time renters, **with no established credit**, will require a co-signer.
13. First time renters, **with established credit**, will require a co-signer or added security equal to one month rent.

### III. INCOME REQUIREMENTS

1. Monthly income equal to three (3) times the monthly rent. (Except for Public Housing Participants)
2. If monthly income does not meet three (3) times stated monthly rent, an additional one month's rent or qualified roommate will be required, or co-signer, otherwise would be denied.
3. If co-signer is required, their monthly income should equal five (5) times the stated monthly rent.
4. A current paycheck stub will be required if we are unable to verify income over the phone or fax.
5. Some form of verifiable income will be required for unemployed applicants.
6. Self-employed applicants will require proof of income by tax returns and/or bank statements.

### IV. EMPLOYMENT REQUIREMENTS

1. Verifiable employment is required. If unemployed and unable to verify income as able to pay rent, will be denied.
2. Self-employed individuals must be verified through tax returns and/or bank statements.
3. Added security is needed for temporary or seasonal employees.
4. Military Income may require an allotment.
5. Must have been employed at least the past 6months at current or previous employment, if not added security or a co-signer will be required.

### V. CREDIT REQUIREMENTS

1. Good credit required.
2. 4 or more accounts that are 30 or more days past due OR if fifty percent or more of the credit report is negative will result in a denial.
3. 5 or more unpaid public records will result in denial. (with some exception for medical collections and parking tickets)
4. Outstanding debt to property management or landlord will result in denial; applicant may be reconsidered once the debt is paid. Any judgment paid or not, for a landlord within the past 3 years will be automatic denial.
5. Any applicant with a bankruptcy not showing as discharged is denied until shown otherwise.
6. After a discharged bankruptcy, applicant must show six (6) months of positive established credit. Any negative credit after a bankruptcy will result in a denial
7. Credit showing more than \$2,500.00 in bad debt will result in denial.

### VI. CRIMINAL RECORDS

#### CRIMINAL CRITERIA

**History of criminal behavior that may negatively affect tenancy – drugs, sex offense, theft, robbery, assault, active warrants, etc...Determinations as to criminal screening will be made on a case by case basis, after analysis, and will be based on several factors and information. There will be no automatic denials on arrest or criminal convictions.**

Certain criminal records which have taken place within the last seven years are a consideration for denial.

#### **Deniable charges include but are not limited to:**

Murder (1st and 2nd degree), Kidnapping (All counts), Manslaughter (1st degree), Theft (1st & 2nd degree), Assault 1st, 2nd & 3rd degree), Burglary (1st, 2nd degree & vehicle prowling 1st degree), Robbery (1st & 2nd degree), Malicious Mischief (1st degree), Rape (All counts), Arson

(1st, 2nd degree & Reckless Burning 1st degree), Child molestation (All counts), Delivery or Sale (All counts), Rape of a child (All counts), Possession with intent to Deliver (All counts), and multiple misdemeanor and/or felony offenses could also be under consideration.

- Reasonable likelihood that a past history of abuse of alcohol interfering with the health, safety or right of peaceful enjoyment by other members of the community.
- Reasonable likelihood that a past history of use of illegal drugs (or unauthorized use of legal drugs) interfering with the health, safety or right of peaceful enjoyment by other members of the community.
- History of criminal activity on the part of any proposed occupant could negatively impact your application.
- Status as a registered sex offender.
- Any criminal history of a violent or physical nature that may interfere with the peace, enjoyment and well being of the property or community will be denied.
- Reasonable likelihood that a past history of applicant or those acting under his or her control will interfere with the health, safety or right of peaceful enjoyment by other members of the community.
- Reasonable likelihood that a past history of applicant or those acting under his or her control will cause damage or destruction to the dwelling unit or surrounding property.
- Reasonable likelihood based on income and credit that the applicant will not be able to timely satisfy the financial obligations of tenancy.
- Reasonable likelihood based on rental and personal history that the applicant may cause damage to the property, or become a nuisance to neighbors or the community.

#### **VII. CO-SIGNER REQUIREMENTS**

1. Must meet general qualifications
2. Co-signers must have good credit and earn at least 5 times the rent.

#### **VIII. POSSIBLE DENIALS**

1. Any collection or judgment filed by a property management company over \$100.00, within the past 3 years will result in denial. After 3 years and once the collection/ judgment is paid, will result in one month's additional security.
2. Any unlawful detainer action or eviction, which has been within the last three (3) year's results in denial.
3. Any current 3-day notice will result in denial.
4. Any false or misleading information can result in a denial.
5. Unfavorable information for any individual applicant may result in denial of all applications for the household.
6. Any open Bankruptcy will result in a denial if not discharged.
7. Negative debt after a bankruptcy will result in a denial.
8. Any criminal activity including selling or possession with intent to sell drugs could result in a denial.
9. Any criminal activity of the physical or violent nature could be a denial. Criminal activity includes, but is not limited to the following behavior: prostitution (RCW9A.46); assault (RCW 9A.36 and 9A.44) the unlawful use of a firearm or other weapon (RCW 9.41); damage to property (RCW9A.48); theft of property (RCW 9a.56) burglary or car prowls (9A.40); or any other nuisance -type activities.
10. Juvenile records will be considered if the applicant is under the age of 21 at the time of the report. If the applicant is over the age of 21, Juvenile records will not be considered.
11. An employment reference, in which the employer indicates that the employment will end and the income level will drop below 3 times the rent.
12. False information or lack of information on the written application can result in a denial
13. Any undisclosed previous rental address.
14. Lack of response from applicant for additional information after the 2nd business day.

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