

SCREENING CRITERIA

We support equal housing opportunities and comply with the Federal Fair Housing Act. We do not discriminate on the basis of race, color, religion, national origin, sex, familial status or disability, or any other basis protected by applicable state, Federal or local fair housing laws.

General Requirements

- Fully completed applications for every occupant over the age of 18 or emancipated minor with no material misstatements or omissions for every occupant.
- All applicants must provide positive government identification. Expired documents are not considered valid.
 - Acceptable Forms of Identification
 - Drivers's license
 - Age of majority card
 - Passport
 - Military ID
- Each tenant 18 and older must meet the credit and landlord criteria.
- If the application is approved, the applicant(s) have 48 hours to accept and sign the Lease Agreement, pay a sum equal to one month's gross rent. If the applicant(s) does not sign the lease and pay the deposit, the application will be denied.

Applications

Each applicant that is 18 years of age or older and emancipated minors providing court appointed documents must complete an application in full. Each applicant will pay the non-refundable application fee of \$30. Groups of more than one applicant will not be considered until the applications from all members of the group are received in full. Applications containing untrue, incorrect, or misleading information will be declined. Each applicant is evaluated based on a few factors including credit, background, and rental payment history. *Comprehensive Reusable Screening Reports will not be accepted RCW 59.15.257*

Credit Requirements

A credit report will be completed by our 3rd party credit reporting agency TransUnion on all applicants. Each credit and background check includes a full credit report and a complete background check with identify verification, and eviction history report, all linked to the applicant's rental application. *If you have a freeze on your credit, we recommend you have it lifted prior to your screening.* The credit report provided by TransUnion includes payment accounts, past due amounts, and a TransUnion Resident Score credit score—including the factors affecting the score. Unfavorable accounts which will negatively influence the credit score include, but are not limited to: collections, charge-off, repossession, and current recent delinquency. Open bankruptcies, or bankruptcies discharged and/or closed within the past 12 months, a prior eviction or eviction judgment in the past 7 years, will result in an automatic denial of an application.

An increased security deposit will be equivalent to one (1) month's rent unless otherwise dictated by law or requirement of a guarantor will be required for all credit recommendations below accept level, not including decline recommendations. *Increased deposit payment plans are permitted in the City of Seattle by request.*

If an applicant is declined or conditionally approved for unsatisfactory credit history, the applicant may obtain a copy of their credit report from the credit reporting agency:

TransUnion
Consumer Solutions
P.O. BOX 2000
Chester, PA 19022-2000
By phone: (800) 230-9376
Email: consumer_relations@turss.com

Guarantors/Co-Signers

Guarantors may be permitted if an applicant does not meet the required rent-to-income ratio. Guarantors must be in State, have good credit and whose gross monthly income is four (4) times the monthly rent and meet all other qualifying criteria identified in the screening process.

Income Requirements

Applicants must have a minimum combined gross income of 2.5 times the monthly rent. All applicants must provide the following documents.

- Proof of verifiable employment and/or source of income
- Income must be 3 times the gross rental amount.
- Provide copies of the last 2 most paystubs
 - Must include employer name, employee name, and pay period on each stub.
 - Paystubs cannot be older than the last 3 months.
- Offer letter from prospective employer
 - Must be on employer letterhead, include applicant's name and compensation summary
- Self Employed/Retired
 - Provide three most recent bank statements
 - Income tax statement for the previous year
- Proof of alternative source of income
 - May be from a lawful verifiable source other than wages, salaries, or other compensation for employment including, but not limited to: Section 8 vouchers, social security benefits, unemployment benefits, charity programs, maintenance, or child support, and/or any federal, state, local government, private or nonprofit administration benefit program.
 - In the case of providing a voucher less than the advertised monthly rent, applicant must provide proof of income qualification for difference, which is the applicant's financial portion, as described above.

Rental/Mortgage Payment History

Applicants must provide verifiable rental or mortgage payment history within a minimum of the last 12 months. Any legal proceedings/judgments/evictions/skips/late payment history may result in a declined application.

Identity Verification

The background check and identity verification check the Most Wanted databases, National Sex Offender Registry, US Treasury Office of Foreign Asset Control (OFAC), and criminal records by state. All applicants must successfully pass an identity verification process to complete the application.

SEATTLE PROPERTIES ONLY

- If this property is within the Seattle City limits, the following paragraph shall apply: In the event an applicant has a sensory, physical, or mental impairment that limits a major life function, or needs meaningful access to the application form (i.e. applicant does not speak English and needs a translator) and is not able to complete an application in a timely manner, they can make a request for additional time or a reasonable accommodation to extend their application period up to 72 hours. Please submit your request directly to the Property Manager with the requested timeline to complete the application, the reason for your accommodation request and documentation supporting your request. Upon receipt of your request, the date and time received will be noted, and you will be put into the application queue based upon order of receipt. In the event your application is not completed within the requested timeframe, we will process with the next application in line.
- We operate according to Seattle's First in Time law including the required criteria previously stated to qualify an applicant.
- In the City of Seattle, "The landlord is prohibited from requiring disclosure, asking about, rejecting an applicant, or taking an adverse action based on any arrest record, conviction record, or criminal history, except for registry information as described in subsections 14.09.025.A.3, 14.09.025.A.4, and 14.09.025.A.5, and subject to the exclusions and legal requirements in Section 14.09.115."

