All information on your application for tenancy Your rental history via any identifiable prior housing provider Credit reports via a third- party consumer reporting agency Public records regarding registration as a sex offender Personal references Verification of employment and income amounts Public records regarding civil court records Any other information provided by applicant (i.e., anticipated length of tenancy, tenancy start date, etc.) Your credit screening will be completed by Rental Housing Association of WA. In the event of a denial of tenancy or other adverse action, you have the right to dispute the accuracy in the consumer report and to request a free copy from TransUnion Consumer Relations- 1-800-888-4213. www.transunion.com/myoptions

General Information

- No application will be accepted until all potential renters complete a walkthrough of the property. No property showings after dusk and photo ID required. COVID-19 precautions are in place, including wearing face coverings while inside the property. *
- 2. Potential renters must be on time for property walkthrough appointment or timely advance call to reschedule (failure to do so results in denial of the application). *
- Fully completed applications and payment of \$45/per applicant credit check/ processing fee is required for each occupant (over 18 years of age). If more than one applicant, applications will not be considered until all are fully completed and received by property manager. Application fees must be received before the application can be processed.
- 4. Comprehensive reusable tenant screening reports *will not* be accepted.
- 5. Demonstrate ability to pay security deposit and prepaid rent requirements in full (inability to pay the rent results in denial of the application). Pre-paid move-in expenses include first month's rent and security deposit. See income and credit requirements.
- 6. Current government issued picture ID is required for all adult occupants (over 18 years of age) and evidence of lawful presence in the United States. Failure to provide results in denial of application. *
- 7. Your rental history via any identifiable prior housing provider will be reviewed. Must have at least 24 months of prior favorable rental history and references must be received from a minimum of the prior two landlords (i.e., timely rent and utility payment, no evictions, no property damage, no documented rule violations, timely issuance of intent to vacate).
- 8. If application for tenancy is approved, you must accept or deny the offer in writing within 48 hours of receiving notification.

Income and Credit Requirements

- 1. Applicants must have a credit rating over 750*
- Verifiable income at least 3.5x the monthly rent. You may include alternative sources of income as defined in SMC 14.08. Income that does not meet this threshold results in denial of the application. *
- 3. Must provide proof of adequate income to verify ability to pay rent on time throughout the lease term through recent paystubs from a verifiable employer or if self-employed, copies of recent tax returns and/or social security income and/other governmental rental supplement. *

- 4. Favorable credit history free of negative credit issues. Any credit records shown on a credit report as delinquent, in collections, charged off or unpaid will be denied of tenancy. Any open bankruptcy case(s) are grounds for denial of tenancy. *
- 5. If approved for tenancy, tenants are required to maintain a renter's liability insurance policy; minimum amount of \$100,000 liability coverage. Proof of coverage within seven days of lease signing is required. Each tenant must be named on the policy.

Rental History Requirements

Favorable references (**including no prior evictions**) must be received from a minimum of two prior housing providers. Any negative history from a prior landlord is grounds for denial of tenancy. *If your former housing providers do not respond to requests for information within 48 hours of being contacted, that will result in denial of the application due to unavailability of verifiable favorable rental history.* *

For applicants without prior rental history, adequate personal references for equivalent to two favorable past landlord references. Absence of such references will result in denial of the application. *

Additional Criteria for Denial of Applications (based upon civil court records, or references) * :

- 1. Reasonable likelihood that a past history of abuse of alcohol may or will interfere with the health, safety or right of peaceful enjoyment by other members of the community.
- 2. Reasonable likelihood that a past history of use of illegal drugs (or unauthorized use of legal drugs) may or will interfere with the health, safety or right of peaceful enjoyment by other members of the community.
- 3. 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 neighbors or other members of the community.
- 4. 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.
- 5. Reasonable likelihood based on income and credit that the applicant will not be able to timely satisfy the financial obligations of tenancy (including ability to pay all property utilities).
- 6. 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.
- 7. Due to unavailability of the Property. Applications are processed in the order received. Even very well qualified applicants may be denied if another application for the property has already been approved. *NOTE: In case of multiple applicants intending to share the property together, disapproval of one applicant terminates the application.*

* - Items with an asterisk constitute minimum application criteria for this property

If potential applicant requires more time to complete the application either due to requiring language assistance or disability, you have the right to request more time. Please provide property manager with the proof of need and additional time to complete application will be accommodated.