

## Rental Criteria and Application Disclosure

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**The following information will be accessed as part of the screening of any applications for tenancy:**

1. All information on your application for tenancy
2. Your rental history via any identifiable prior landlords
3. Credit reports via a third- party Consumer Reporting Agency
4. Public records regarding registration as a sex offender
5. Personal references
6. Verification of employment and/or income amounts
7. Public records regarding civil court records
8. Any other information provided by applicant (i.e. anticipated length of tenancy, tenancy start date, etc.)
9. Any offers or proposals you may choose to make (i.e. additional rent or deposit funds, extended lease term, guarantors, co-signors, etc.)
10. 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, 2 Baldwin Place, PO Box 1000, Chester, PA 19022. Phone: 1-800-888-4213. [www.transunion.com/myoptions](http://www.transunion.com/myoptions).

### General Information

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**Before requesting an appointment for a walkthrough or application, please familiarize yourself with the following requirements:**

No application will be accepted until all potential renters have seen and completed a walkthrough of the property with the landlord.

Applicant(s) are on time for showing appointment or timely advance call to reschedule (failure to do so results in denial of the application).

Fully completed applications with no material misstatements or omissions 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 landlord. Application fees to landlord's tenant screening vendor must be received by that vendor before the application can be processed.

Demonstrate ability to pay complete deposit and prepaid rent requirements prior to occupancy (inability to pay the rent results in denial of the application). See income and credit requirements.

Portable screening reports (previous tenant screen reports) will not be accepted.

Positive government issued picture ID for all adult occupants (over 18 years of age). Failure to provide ID results in denial of the application.

Your rental history via any identifiable prior landlords. Having 3 years of prior rental history and favorable references must be received from a minimum of the prior three landlords (i.e. timely rent payment, no property damage, no documented rule violations, timely issuance of intent to vacate).

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### Income and Credit Requirements

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To be approved, applicants must have a credit rating over 700.

Verifiable income at least 3.5x the monthly rent. You may include alternative sources of income as defined in SMC 14.08. Except in the cases of rental housing subsidies falling within SMC 14.08.040(F), income that does not meet this threshold results in denial of the application.

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.

Favorable credit history free of negative credit issues which may indicate that the applicant has a pattern of failure to timely pay financial obligations. Any credit records shown on a credit report as delinquent, in collections, charged off or unpaid are grounds for denial of tenancy. Any open bankruptcy case(s) are grounds for denial of tenancy.

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 upon lease signing is required.

### Rental History Requirements

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For applicants with prior rental history, favorable references must be received from minimum of last two landlords. Any negative history from a prior landlord is grounds for denial of tenancy. *If your former landlords 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 Grounds 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. Even very well qualified applicants may be denied if another application for the property has already been approved. Please note that, while equivalent applications are processed in the order received, such other factors as the requested date of the commencement of tenancy, or an applicant offering a higher rent amount may result in priority of another application. *NOTE: In case of multiple applicants intending to share the property together, disapproval of one applicant terminates the application unless the non-disapproved applicant(s) elect to resubmit their application without the disapproved applicant.*