



SCREENING AND CREDIT REQUIREMENTS

1. **Completing an Application:** Every person age 18 and above must complete a rental application. If any applicable fields are left blank or are filled incorrectly, we will return it to you for completion. Falsifying information may be grounds for denial of your application.
2. **Identification:** Applicants must provide valid, verifiable government issued identification. Example: A Valid Driver's License and/or Government ID. A copy of your tax return that was filed the previous tax year.
3. **Sufficient income minimums/resources:** We must be able to verify the source and amount of your income. Applicants must have the ability to pay all deposits, fees, first and last month's rent as required, prior to move-in or as otherwise required by law and/or Landlord. For HOUSES (Properties that residents are responsible for all utilities), verifiable household gross monthly income must be at least 3 times the rental amount and net debt-to-income ratio after monthly debt service and/or required payments must be 45% or less. For MULTI-FAMILY UNITS (Properties that include some utilities, ex. Water/Sewer/Garbage), verifiable gross monthly income must be 2.5 the rental amount and net debt-to-income ratio after monthly debt service and/or required payments must be 50% or less. Verifiable Resources Required for Submission of a Complete Application: Fully completed application form, current pay stubs (last 30 days – showing YTD), Current Bank Statements (last 2 months), Valid Government Issued ID, Applicants that are self-employed and/or are an independent contractor must provide: Current and previous quarter profit and loss statement, last 2 years of filed tax returns, 3 months of business bank statements, and business license.
4. **Roommates:** No more than 2 adult occupants per bedroom will be allowed. Two or more adults who are applying for a property may qualify with a

combined income with 1 year of verifiable prior shared rental history. If you do not have verifiable prior shared rental history, it may be required that at least one applicant must individually meet above income qualifications

5. **Credit Requirements:** Our office requires that you have established credit that is generally in good standing, meaning that you need to have at least 2 years credit history with more accounts in positive standing versus negative standing (delinquent payments and/or collection accounts). Late payments, outstanding court judgments, and/or public records are viewed negatively and will require a letter of explanation that will be reviewed on a case by case basis. Rolling late payments, outstanding court judgments and/or public records may result in denial of your application. Collections, judgments and/or money owed to other owners, managers, apartment complexes, utility companies will likely lead to denial. Explanations of the circumstances causing the event, proof of payoff or on-time payment arrangements will be required for review of an exception to these credit requirements. Discharged bankruptcies accepted after 24 months of positive re-established credit.
6. **Rental History:** Rental history is required and must be verifiable from unbiased sources. If you are related by blood or marriage to any of the landlords listed, we will need additional contact information for rental history from an unbiased source. We will verify a minimum of two rental references. If you have limited or no rental history you will need to meet all other screening requirements and your application may result in a conditional approval i.e., requiring an additional security deposit, advanced payment of rent, or other mitigating factor. It is your responsibility to provide us with the information necessary to contact all landlords. If you are a homeowner, we will need to verify ownership and past mortgage payment history. Poor references from previous landlords may result in denial of your application. Evictions/Outstanding Balances owed to or resulting from a housing related issue: If you have had an eviction/outstanding balance resulting from a housing related issue in order to consider your application there must be no balance owing to previous landlords and positive rental history must have been re-established and be verifiable for at least 5 years since that time. Applicants must also meet all other screening requirements.

7. **Criminal History (Not Applicable in Seattle City Limits):** Any pending charges or convictions within the last 7 years may result in denial of application. Convictions for certain crimes may result in denial of your application if the crime could be considered a threat to the rental property or to other residents/neighbors' safety and/or peaceful enjoyment of the premises.