

## Qualification Criteria Standards ~ Affordable Housing II

### **Rental History:**

6 months valid, verifiable rental history.

*Valid means a written lease or month to month agreement. Rental history of less than 6 months may result in a conditional approval, requiring an additional deposit or Co-Signer. The recommendation will be dependant on credit history, employment history and income requirements.*

### **Credit History:**

At least 2 accounts established for 1 year in good standing.

*Derogatory credit history (excluding medical debt and student loans) in excess of \$1500 and/or discharged/open bankruptcy may result in a conditional approval, requiring an additional deposit or Co-Signer. The recommendation will be dependent on rental history, employment history and income requirements.*

### **Employment:**

6 months with current employer, continuous employment or guaranteed source of income for 12 months, which can be verified.

*Employment of less than 6 months or lack of employment verification may result in a conditional approval, requiring an additional deposit or Co-Signer. The recommendation will be dependent on rental history, credit history and income requirements.*

### **Income:**

Verifiable income must equal no less than 2 times the rental amount.

*Verifiable Income that is less than 2 times the rental amount may require a Cosigner.*

*The recommendation will be dependent on rental history, credit history and employment history.*

### **Social Security:**

Applicant must have a valid, verifiable social security number and/or valid, verifiable work visa, alien registration receipt card, temporary resident card, employment authorization card number or other identification verifying eligibility to reside in the United States.

*Falsification or lack of verification of any of these forms of identification will result in denial.*

**SECTION 8 APPLICANT CRITERIA:** All section 8 applicants are required to meet the same criteria as stated above *with the exception that the applicant only need to meet income requirements for their portion of the rent.* Recommendations will be made following the above set standards and will include the following notice:

**SECTION 42 PROGRAM CRITERIA:** Household members must be able to provide verifiable income within the Section 42 program limits (as specified per property). Any additions to a household will require completing an application and Section 42 paperwork prior to residency being established. No adults, 18 years of age or older, will be allowed to join the household within the first 12 months of occupancy. Households made up entirely of full-time students are not eligible for the Section 42 program, except in certain instances.

**CO-SIGNER CRITERIA:** As a condition of approval a Co-Signer may be required. A Co-Signer will be approved if all the qualifications below are met without exception. The co-signer will not qualify if any one of the criteria are not met without exception.

**Rental History:** 12 months of valid, verifiable rental or mortgage history with no late payments.

**Credit History:** At least 4 accounts in good standing with less then \$500 in derogatory accounts.

**Employment:** 12 months with current employer, continuous employment, or guaranteed source of income for 12 months, which can be verified.

**Income:** Verifiable income must equal no less than 4 times the rental amount.

**Residence:** The co-signer must reside in the state of Washington.

### **GROUND FOR DENIAL WILL RESULT FROM THE FOLLOWING:**

Verification that the household does not meet the eligibility requirements of the applicable affordable housing program(s)

Verified unpaid eviction for financial reasons showing on credit report or confirmed with landlord

Verified eviction within five years for non-financial reasons showing on credit report of confirmed with landlord

Verified rental collection showing on credit report or confirmed with landlord

Balance owing to landlord

3 or more noise complaints within a 6 month rental period

2 or more late payments and/or NSF checks within a 6 month rental period.

Verification from a former landlord of failure to cooperate with applicable affordable housing program requirements

Unverifiable social security number or proof of legal residency in United States, or falsification of either

Falsification of rental application (including non-disclosure of criminal records)

Breaking lease agreement that will result in collection filing

We do not automatically deny applicants based on criminal history. Rather, criminal history is considered based on the nature of the offense and time passed since the date of final disposition (e.g. applicant was released from prison, probation or parole). We limit consideration to those convictions, the dates of final disposition of which pre-date the report by no more than seven years. Note that convictions (**and pending cases**) for the following offenses may result in denial:

Murder (1<sup>st</sup> and 2<sup>nd</sup> degree)

Manslaughter (1<sup>st</sup> degree)

Assault 1<sup>st</sup>, 2<sup>nd</sup> & 3<sup>rd</sup> degree)

Robbery (1<sup>st</sup> & 2<sup>nd</sup> degree)

Rape (All counts)

Rape of a child (All counts)

Child molestation (All counts)

Terror Related Activity

Kidnapping (All counts)

Theft (1<sup>st</sup> & 2<sup>nd</sup> degree)

Burglary (1<sup>st</sup>, 2<sup>nd</sup> degree & vehicle prowling 1<sup>st</sup> degree & Residential)

Malicious Mischief (1<sup>st</sup> degree)

Arson (1<sup>st</sup>, 2<sup>nd</sup> degree & Reckless Burning 1<sup>st</sup> degree)

Possession with intent to Deliver illegal substance(s) (All counts)

Delivery or Sale of illegal substance(s) (All counts)

Outstanding criminal warrant for an offense that may result in a denial

Criminal conviction which results in a registered sex offender requirement and/or any current sex offender registry requirement.

### **FEE SCHEDULE:**

Each adult (18 & over) applicant = \$44

Co-Signer = \$44

### **OCCUPANCY CRITERIA**

Studio - 3 Occupants

1 Bedroom Unit - 3 Occupants

2 Bedroom Unit - 5 Occupants

3 Bedroom Unit - 7 Occupants

4 Bedroom Unit - 9 Occupants

\*If a household is approved for occupancy based on their screening report but than later found to be ineligible for the property's affordable housing program(s), the finding of ineligibility will constitute a reversal of the screening approval.



Consider this statement as notification that we accept a comprehensive reusable tenant screening report, as defined by RCW 59.18.257, like MyScreeningReport.com