### RentWA.net

## **Tenant Screening Criteria**

The following document is the criteria for consideration of a complete application. Only completed applications will be further processed in the order received. Groups of more than one applicant will not be considered complete until the applications from all members of the group are received. Each applicant of legal age (18) must submit an individual rental application. Please note that, while equivalent applications are processed in the ordered received, other factors such as the requested date of the commencement of tenancy, or an applicant offering a higher rent amount may result in priority of another application.

## Following is the application process:

- Application for tenancy document must be completely filled out and sent to us.
- If you have pets then the Pet Addendum document must be completely filled out and sent to us.
- We are a smoke free residence. The Smoke Free Addendum must be completely filled out and sent to us.
- The Crime Free Addendum must be completely filled out and sent to us.
- All applicants must have viewed the property. For applicants outside the area, one member of the group of
  residents or another individual identified by the applicant must visit the property in person and use Skype,
  FaceTime, or another interactive "real time" method of taking a virtual tour of the property on behalf of those
  not present in person. Failure to arrive on time for the showing appointment, or to provide advance notice of the
  intent to reschedule, may result in denial of the application.
- All applicants must complete the screening which is provided by Zillow. Their service utilizes data from Checkr and Experian. We do not accept a comprehensive reusable tenant screening report. A \$30-\$40 non-refundable fee is charged at time of the tenant screening. The following types of information may be accessed for the tenant screening consumer report:
  - Credit Score
  - Eviction Search (Multi-State)
  - High Risk Fraud Alert ID Report
  - National Sex Offender List Search
  - Previous Address History Report
  - o Public Records Search
  - SSN Verification

Per RCW 59.18.257 the applicant has the right to obtain a free copy of the consumer report in the event of a denial or other adverse action, and to dispute the accuracy of the information appearing in the consumer report.

## **Rental History:**

Each rental applicant must be able to demonstrate a pattern of meeting their rental or mortgage obligations, leaving prior properties in good condition and not having a pattern of complaints from neighbors. Applicant should be able to provide references from previous housing provider(s) unless it is their first rental for a minimum of 12 - 24 months, and have no prior evictions.

- 24 months valid, verifiable favorable rental history.
- Valid rental history is a written lease or month-to- month agreement.
- If rental history is less than 24 months, an increased deposit or cosigner may be requested.

- 1 or more late payments, NSF checks and/or noise complaints within 24 months may result in denial.
- If past or present landlord(s) do not respond to requests for information within 48 hours of being contacted, that may result in denial due to unavailability of verifiable favorable rental history.

# **Credit History:**

The applicant should be able to demonstrate good fiscal responsibility. Applicants with charge-offs, unpaid debts, or a history of delinquent payments may be denied tenancy.

- Minimum credit score of 650.
- All open accounts in good standing for 2 years.
- Derogatory credit history may result in denial.
- Insufficient or lack of credit may also result in denial.

# **Employment:**

Unverifiable current employment may result in denial.

### Income:

- Monthly verifiable income must be equal to at least 3 times the monthly rental amount, determined in accordance with Section 14.08.40 F. of the Seattle Municipal Code. This is required for all of our rental properties even if not in Seattle.
- If income is less than 3 times the rental amount it may require a qualified guarantor (co-signer) or result in denial.
- Acceptable documentation for verifiable income varies based on the income source. Generally accepted
  documentation may include 2 consecutive (recent) paystubs, most recent tax returns, W2, Leaves Earnings
  Statement (LES), Statement of Social Security Benefits, I20 (International Students), etc.

### **Section 8 Application Criteria:**

- All Section 8 applicants are required to meet the same criteria as stated above, with the exception that the
  applicant only needs to meet income requirements for their portion of the rent.
- Recommendations will be made following the above set standards.

## **Guarantor/Co-Signer Qualification Criteria:**

The guarantor/co-signer will be APPROVED if all the qualifications below are met; if the guarantor/co-signer does not meet any one of the following criteria then the guarantor/co-signer will not qualify.

- Guarantor Addendum must be completed in full.
- RENTAL HISTORY: 1 year of valid and verifiable rental or mortgage history with no late payments
- CREDIT HISTORY: All open accounts in good standing for 2 years with less than \$100 in derogatory credit. Any bankruptcy (open and/or discharged) will result in denial.

- EMPLOYMENT: 24 months with current employer or previous employment in same field of work.
- INCOME: 5 times the rental amount of the unit in verifiable, garnishable income.

### **Criminal Records:**

For rental properties in Seattle, effective February 19, 2018 landlords can no longer restrict tenancy based on past criminal or arrest records. Criminal records will not be included in screening reports. The exception is screening for sex offense convictions which occurred when the applicant/individual was an adult, and which require the applicant/individual to be a lifetime registrant on any local, state, or federal sex offender registry list. Applicants with these circumstances may provide any supplemental information related to their rehabilitation, good conduct, and facts or explanations regarding their registry information.

#### Photo ID:

Valid government issued photo identification will be required of all applicants.

#### **General Items:**

- No Waterbeds or aquariums over 20 gallons allowed
- Proof of renters insurance within 30 day of commencement of a signed lease.

# **Grounds for Denial Will Result From the Following on All Applicants:**

- Verified unpaid eviction showing on credit report or confirmed with landlord.
- Unpaid rental collection verified on credit report.
- Balance owing to landlord.
- 1 or more late payments and/or NSF checks and/or noise complaints within a 24 month rental period (current and/or previous).
- Unverifiable social security number.
- Falsification of rental application.
- Breaking lease agreement that will result in collection filing.
- History of criminal activity on the part of any proposed occupant that presents a danger to persons or property,
  or the peace and enjoyment of other residents or members of the community could negatively impact your
  application. When evaluating any past criminal behavior, the nature and severity of the crime, is considered. If
  you have any mitigating factors you with us to consider, please provide additional information.

### Note that the following MAY result in denial:

- 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.
- 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.

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

# **Security Deposit:**

For Seattle rentals please be advised: Under The City of Seattle Ordinance 125222, Tenant may be allowed to pay the security deposit, pet deposit, move-in fees and last month's rent in installments. The payment plan must be structured as follows, unless otherwise agreed to by Landlord and Tenant: six consecutive and equal payments for leases that are six months or longer; or four consecutive and equal payments for leases between 30 days and six months.

After the application has been completed, please make sure to contact the Property Manager to alert them of your application. Contact 206-437-5619 or email <a href="mailto:info@rentWA.net">info@rentWA.net</a>.

10-05-2024