



SEATTLE RENTAL CRITERIA

1/8/2024

APPLICATION SCREENING

All household members 18 years old and older will be subject to a background investigation conducted by AppFolio, Inc. Tenant Screening. Applications must be completed in full; applications containing untrue, incorrect, or misleading information will be denied. The \$55 application fee is non-refundable unless otherwise provided by state or local law. We do not accept reusable tenant screening reports. You have a right to obtain a free copy of your rental report from AppFolio, Inc., and to dispute the accuracy of any information appearing in it. You may contact AppFolio Renter Relations by phone at (866) 359-3630 or mail at 50 Castilian Dr., Santa Barbara, CA 93117

REFUNDABLE SECURITY DEPOSIT

Equal to half a month's rent and paid before the lease start/move-in date.

APPLICATION SUBMISSION

1. Applications must be submitted online at www.northwestapartments.com
2. Each adult occupant and cosigner must submit a separate application to the unit and pay a \$55 application fee.
3. **Proof of income documents must be uploaded in full page .PDF format.** *Computer or mobile phone screenshots are NOT accepted and will be rejected as an incomplete application.*
4. Occupancy must begin within 30 days of application submission.
5. A complete application is defined as: all adult applicants and cosigners have applied to the unit with valid copies of government issued photo ID and proof of income; and if applicable, Service Animal/Emotional Support Letter.
6. Complete applications will be screened within two business days and applicants will receive screening results via email.

APPLICATION APPROVAL

1. Approved applicants will receive an email invitation to the Resident Portal to pay the Holding Deposit equal to 25% of the rent.
2. The Holding Deposit must be paid in full within 48 hours to secure the unit off the market, or else it will be canceled.
3. The Holding Deposit payment will be applied to rent charges upon move-in. Please note, the Holding Deposit will not be refunded if the prospective tenant cancels their agreement to occupy the premises.

APPROVAL CRITERIA

- Household gross income is equal to 2.5 times rent or higher.
- 700-850 credit score.

CONDITIONAL APPROVAL CRITERIA

- Household gross income must equal to 2.5 times rent or higher.
- 600-699 credit score requires last month's rent or qualified cosigner.
- 500-599 credit score requires last month's rent and qualified cosigner.
- No credit score and no credit history require last month's rent and qualified cosigner.

COSIGNER CRITERIA

- Gross income is equal to 4 times rent or higher.
- 700-850 credit score.

DENIAL CRITERIA

Applications will be denied on one or more of the following: household gross income is less than 2.5 times base rent for applicants, or less than 4 times rent for cosigners. Credit score is less than 500 for each applicant, credit score is less than 700 for cosigners, unverifiable Social Security number or Individual Taxpayer Identification Number (ITIN), falsification of rental application, open bankruptcy, balance owing to a landlord as an eviction and/or on credit report unless it's excludable based on COVID-19 policies.

IDENTITY VERIFICATION

All applicants are required to submit at least one of the following forms of government issued photo identification with valid dates and not expired: driver's license, state issued ID card, passport, or military ID.

GROSS MONTHLY HOUSEHOLD INCOME

Household gross monthly income must equal 2.5 times rent or higher. **All income documents must be uploaded in .PDF format.** Computer or mobile phone screenshots are not accepted and will be rejected as an incomplete application. Employed applicants must provide 2 recent paystubs. Recently employed applicants under one month can submit an offer letter on company letterhead with annual salary and start date. Self-employed persons must provide bank statements for the last 3 months and signed tax





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returns from the last 1-2 years to show predictable income. All other income sources are accepted including but not limited to Form i-20 for international students, unemployment benefits award statement, retirement account statements, military leave and earnings statement, social security benefits award letter, trust agreement, notarized child support agreement, separation agreement or divorce decree, certificate of deposit, or other asset income documents, etc.

RENT SUBSIDY & SECTION 8 VOUCHERS

Rent subsidy and Section 8 vouchers are accepted as a source of income. Applicants with a rent subsidy voucher are required to meet the same credit criteria as listed above and provide a copy of the voucher. If the voucher amount does pay for the rent in full, the applicant must also income qualify at 2.5 times the remaining portion of the rent. For example, if the voucher equals \$1400 and the rent is \$1595, the remaining portion of the rent is \$195- therefore additional proof of monthly income documents would need to equal to \$488 or higher and uploaded with application submission.

PARKING RENTALS

Select buildings offer reserved outdoor parking, carports and/or garage parking as a separate monthly rental. A refundable parking deposit equal to one month's parking rent is required before lease commencement. Residents can lease a parking space with a Parking Addendum to the lease or at a sister community with an individual Parking Lease Agreement to that building. All parking rentals are on a month-to-month term.

PET POLICY

- 2 pets maximum per apartment. Only cats are accepted at all buildings.
- Monthly Pet Cat rent is \$10 per pet.
- Pet Deposit: Equal to 25% of rent, for up to 2 pets.
- No other pet animals are accepted including but not limited to mammals, reptiles, birds, amphibians, fish, rodents, arachnids, or insects.

DOGS ARE ONLY ACCEPTED AT THESE SELECT BUILDINGS: 1811 Apts, Austin, Casa Ladaro, Ellinwood, Greenlake Flats, Greenwood Flats, Greenwood Triplex, Harrison, Highland, IRO Apts, Madison Gate and Windhill.

- Monthly pet dog rent is \$35 per pet.
- Restricted dog breeds: Pit Bulls, Rottweilers, German Shepherds, Doberman Pinchers, American Bull Dog, Staffordshire Terriers, Wolf-hybrids, Mastiffs, Great Danes, Chow Chows, Alaskan Malamutes, Siberian Huskies or any mixed breed of the list, and other breeds over 25 pounds.

SERVICE ANIMALS AND EMOTIONAL SUPPORT ANIMALS

Service animals and emotional support animals are not subject to the Pet Policy when they have been approved to live on the premises. Approval is conditioned upon the following:

1. Applicants must upload a verifiable signed letter from a medical professional who has knowledge about the Residents' disability and their need for a reasonable accommodation when submitting the rental application online.
2. Applicants must submit a Reasonable Accommodation letter to management.
3. Service and emotional support animals will not be approved without the medical professional letter and reasonable accommodation letter.
4. Approved animals will have a Service Animal Addendum to the lease.

MONTHLY CREDIT BUREAU REPORTING

Northwest Apartments utilizes the services of CredHub, LLC ("CredHub"), which is a credit reporting company. Everyone on the lease age 18 years old and older, including Cosigners will be reported monthly during the term of the lease for a nonrefundable, monthly \$2.00 fee per person. CredHub will in turn transmit this history to the credit bureaus: TransUnion and Equifax (the "Credit Bureaus"). If you fail to comply with your lease payment obligations, this fact will be reported to CredHub and thereafter the Credit Bureaus, where it may be reflected as bad debt. Similarly, if you meet your lease payment obligations, this information will be reported to the Credit Bureaus and will help you in building your credit history. Lease holders and Cosigners must be enrolled as a requirement of the lease and is not optional.

RENTERS INSURANCE REQUIREMENT

Each tenant must upload a valid policy of renter's insurance to the Resident Portal before move-in that includes the leased premises address with unit number as the insured location, minimum liability coverage is \$100,000, and effective dates starting before on the lease start date. Roommates can be listed on the same policy, or provide separate policies, however each tenant must be listed on a valid policy. If the tenant(s) does not provide a valid renter's insurance policy by move-in, the tenant will be





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enrolled into the Legal Liability Insurance Policy or "Forced Placed" Insurance at \$15.00 per month. When a valid insurance policy is uploaded to the Resident Portal, the Forced Placed insurance charges will end that month.

SEATTLE FIRST IN TIME

Complete applications are screened in chronological order as required in SMC 14.08.050. Tenancy is offered to the first approved prospective tenant. If the first approved prospective tenant does not accept the offer of tenancy for the available unit within 48 hours of when the offer is made, Northwest Apartments shall review the next completed rental application in chronological order until a prospective tenant accepts the owner's offer of tenancy. If a prospective tenant requires additional time to submit a complete rental application because of the need to ensure meaningful access to the application or for a reasonable accommodation, the prospective tenant must make a request to the agent for the owner.

CRIMINAL HISTORY NOTICE

Seattle landlords are prohibited from gaining knowledge of criminal history on a prospective tenant or tenant. A narrow exception allows for an individualized risk assessment of a person who is on the public sexual offender registry for a crime committed as an adult. We perform an individualized assessment of any adult on a county, state, or national sex offender registry to determine whether a business reason exists to deny tenancy. We consider the nature and severity of the offense, the number and type of convictions, the time that has elapsed since the conviction, your age at the time of conviction, evidence of good tenant history before and after conviction, any additional information showing rehabilitation, good conduct, or other factors that you would like us to consider.

EVICTON HISTORY NOTICE

Landlords are prohibited from taking adverse action against a prospective or existing tenant or occupant based on eviction history occurring during or within six months after the end of the Civil Emergency proclaimed by Mayor Durkan on March 3, 2020, with limited exceptions described in SMC 14.09.026. The Seattle Civil Emergency ended October 31, 2022, in alignment with the end of the statewide State of Emergency in Washington state on the same date.

INSTALLMENT PAYMENT OPTIONS

Future tenants must submit a request to the agent for the owner for an Installment Payment Lease Addendum, otherwise move in charges will be due in full amounts at move-in. The first installment payment is due at the inception of the tenancy, and succeeding payments are due on the first day of the month. The Holding Deposit does not qualify for installment payments.

- Lease of 6 months or greater: Security/Parking Deposit and last month's rent pre-payment may be paid in six consecutive equal monthly installments.
- Lease less than 6 months: Security/Parking Deposit and last month's rent pre-payment may be paid in no more than 4 months.
- Month-to-month: Security/Parking Deposit and last month's rent pre-payment may be paid in no more than 2 months.
- Pet Deposit: Three equal monthly installments.

APPEALS PROCESS

If your application is denied and you believe the information upon which the denial was based is incorrect, or if you have additional information that was not considered during the review of your application, you may request an appeal of the decision. Any appeal must be submitted in writing within fourteen days of the date of the denial letter. The request must include the reason(s) for the appeal and new supporting documentation from an independent third party to the agent for the owner. Applicants must submit their appeal to the agent for the owner and it will be reviewed by the Director of Management within 5 business days. The unit is not held during the appeals process.

Applicant Name: _____ Signature: _____ Date: _____

Applicant Name: _____ Signature: _____ Date: _____

Applicant Name: _____ Signature: _____ Date: _____

Applicant Name: _____ Signature: _____ Date: _____

Agent Name: _____ Signature: _____ Date: _____

Building Name: _____ Address: _____ Unit Number: _____

