



Rental Criteria and Applicant Screening Process

Equal Housing Opportunity

Legacy Elite Property Management is committed to providing Equal Housing Opportunity and complies with all applicable federal, state, and local fair housing laws. Screening criteria are applied consistently to all applicants without regard to race, color, religion, creed, national origin, sex, marital status, familial status, sexual orientation, gender identity, military or veteran status, disability, lawful source of income, or any other protected class recognized under applicable law.

Where federal, state, county, or local laws impose additional tenant protections or screening requirements, those laws shall govern.

Application Processing

Applications are processed in accordance with applicable federal, state, and local laws.

First-in-Time Jurisdictions

For properties located in jurisdictions where first-in-time or similar application processing requirements apply, including but not limited to properties located in the City of Seattle, Legacy Elite Property Management will process applications in strict compliance with applicable law. Applicants in covered jurisdictions will be evaluated in the order in which applications are received and completed, and the first qualified applicant will be offered tenancy.

Other Properties

For properties not subject to first-in-time requirements, applications may be evaluated based on the published screening criteria and overall qualification standards.

Application Requirements

Each applicant eighteen (18) years of age or older must submit a separate application and pay any applicable screening fee.

An application is considered complete only when all adult applicants have:

- Submitted a completed application;
- Provided valid government-issued photo identification;
- Submitted proof of income;
- Provided all requested supporting documentation; and
- Completed any required screening authorizations.

Applications are generally processed in the order they are received and completed, subject to applicable federal, state, and local laws. See the Application Processing section below for jurisdiction-specific requirements.

Submission of an application does not guarantee approval, tenancy, or reservation of a property.

Applications will not be considered complete until all required information and documentation have been received from all adult applicants. Incomplete applications may be denied, withdrawn, or removed from further consideration.

Income Requirements

Applicants must demonstrate sufficient income to meet the financial obligations of tenancy.

Source of Income

Legacy Elite Property Management does not discriminate based on lawful source of income. All lawful and verifiable sources of income will be considered, including but not limited to:

- Employment income;
- Self-employment income;
- Housing Choice Vouchers (Section 8);
- Veterans Affairs Supportive Housing (VASH);
- Social Security benefits;
- Disability benefits;
- Retirement income;
- Child support;
- Spousal maintenance;
- Military benefits;
- Government assistance programs; and
- Other lawful income sources.

Standard Qualification

Combined gross household income should generally equal at least three (3) times the monthly rent. This guideline is applied flexibly in conjunction with compensating factors and is not used as an automatic disqualifier, particularly for applicants with lawful fixed or alternative income sources.

Income Verification

Applicants may be required to provide documentation, including:

- Two most recent pay stubs;
- Employment verification;
- Offer letters;
- Tax returns;
- Bank statements;
- Benefit award letters; or
- Other documentation reasonably necessary to verify income.

Self-Employed Applicants

Self-employed applicants may be required to provide:

- The two most recent years of federal tax returns; and
- Three most recent bank statements.

Rental History Requirements

Applicants should demonstrate a history of responsible tenancy. Factors that may be considered include:

- Timely payment of rent;
- Compliance with lease obligations;
- Proper notice of termination;
- Property care and maintenance;
- Outstanding balances owed to prior housing providers;
- Housing-related judgments; and
- Eviction history, where legally permissible.

Where rental history cannot be independently verified, additional supporting documentation may be requested.

Credit History Requirements

Legacy Elite Property Management obtains consumer credit reports through a third-party consumer reporting agency as part of the screening process. Each applicant shall be individually evaluated based upon credit history, housing-related payment history, and overall financial responsibility.

Credit Standard

Applicants should generally demonstrate a credit score of 640 or greater. No single credit score guarantees approval or denial. Applicants whose credit score falls below 640 will be individually reviewed based upon compensating factors, which are applied consistently and documented for each application. Compensating factors include:

- Verifiable income exceeding minimum qualification standards (e.g., gross income of 3.5x or more monthly rent may offset a score between 580–639);
- Positive rental history;
- Demonstrated history of timely housing payments;
- Limited housing-related debt;
- Qualified guarantor support; or
- Other factors permitted by applicable law.

Housing-Related Debt

The following may adversely affect an application:

- Outstanding landlord collections;
- Unpaid balances owed to housing providers;
- Housing-related judgments; or
- Material lease violations documented by a prior housing provider.

Paid housing-related obligations may be considered as part of the overall application review.

Bankruptcy

Applicants with a bankruptcy that has not been discharged may be denied. Applicants with a discharged bankruptcy may be required to provide supporting documentation and demonstrate re-established creditworthiness and financial stability. A discharged bankruptcy shall not be used as an automatic basis for denial.

Additional Credit Factors

In addition to credit score, Legacy Elite Property Management may consider:

- Payment history;
- Collection activity;
- Outstanding debt obligations;
- Housing-related accounts;
- Judgments;
- Length and stability of credit history; and
- Other information contained within the consumer report.

Medical debt and student loan debt may be excluded from consideration where required or permitted by applicable law.

Criminal History Review

Criminal history is reviewed on a strictly individualized basis and only to the extent permitted by applicable law. Criminal history will not be used as an automatic disqualifier. Arrests that did not result in conviction will not be considered.

Where legally permissible, factors that may be considered include:

- Nature and severity of the conduct;
- Time elapsed since the conduct occurred;
- Evidence of rehabilitation;
- Relevance to the safety of persons or property; and
- Supplemental information voluntarily provided by the applicant.

Where local laws restrict or prohibit criminal history screening, the applicable law shall govern. For properties located in Seattle and other jurisdictions with specific criminal history restrictions, Legacy Elite Property Management will comply with all applicable local requirements.

Conditional Approval

Legacy Elite Property Management may offer conditional approval where permitted by law and supported by the overall application profile. Conditional approval may include:

- Additional documentation requirements;
- Additional verification requirements;
- Qualified guarantor requirements; or
- Other lawful conditions reasonably related to tenancy qualification.

Conditional approval does not guarantee tenancy and all conditions must be satisfied within the timeframe provided.

Co-Signers and Guarantors

Legacy Elite Property Management may permit qualified guarantors or co-signers when an applicant does not fully satisfy screening criteria. Guarantors may be required to:

- Complete an application;
- Meet income requirements;
- Meet credit requirements; and
- Execute all required guaranty agreements.

Additional documentation may be required.

Owner Screening Standards

Certain properties may be subject to additional owner-approved screening standards. Any such additional criteria must be:

- Established in writing prior to the listing of the property;
- Disclosed to prospective applicants prior to submission of an application;
- Applied consistently to all applicants for the property; and
- In full compliance with all applicable fair housing laws.

Nothing contained within these screening criteria obligates a property owner or Legacy Elite Property Management to approve an applicant who does not satisfy the minimum qualification standards established for the property, except where prohibited by law. Any exception to established screening criteria must be approved by Legacy Elite Property Management and, where applicable, the property owner.

Pet Policy

Pet policies vary by property. Where pets are permitted, applicants may be required to provide:

- Pet photographs;
- Breed information;
- Age and weight information;
- Vaccination records; and
- Additional pet documentation.

Additional deposits, pet fees, and pet rent may apply.

Assistance Animals

Service animals and assistance animals are not considered pets. No pet deposit, pet fee, or pet rent will be charged in connection with a verified assistance animal or service animal.

Requests for reasonable accommodation involving assistance animals will be evaluated in accordance with applicable federal, state, and local fair housing laws. Applicants requesting a reasonable accommodation may be required to provide information permitted by law to support the request.

Reusable Tenant Screening Reports

In compliance with RCW 59.18.030 and RCW 59.18.257, Legacy Elite Property Management will accept a comprehensive reusable tenant screening report when offered by an applicant, provided the report meets all statutory requirements, including:

- The report is prepared by a consumer reporting agency;
- The report is provided directly to Legacy Elite Property Management by the applicant or the reporting agency;
- The report includes all information required by applicable law; and
- The report was prepared within the timeframe required by applicable law.

When a qualifying reusable tenant screening report is provided, Legacy Elite Property Management will not charge an application screening fee as required by applicable law.

Adverse Action Notice

If an application is denied or otherwise subject to adverse action, the applicant will receive written notice stating the specific reasons for the denial, as required by RCW 59.18.257 and other applicable law.

Where adverse action is based in whole or in part upon information contained within a consumer report, applicants shall receive all notices required by the Fair Credit Reporting Act, RCW 59.18.257, and other applicable federal, state, or local laws.

Fraud, Misrepresentation, and Omission

Any material misrepresentation, omission, falsification of information, alteration of documents, identity fraud, or submission of misleading information may result in denial of the application. Discovery of materially inaccurate information after approval may result in withdrawal of approval prior to move-in, to the extent permitted by law.

Local Law Supersession

Where federal, state, county, municipal, or other applicable laws impose requirements that differ from these screening criteria, the applicable law shall control and supersede any conflicting provision contained herein. Legacy Elite Property Management reserves the right to modify, interpret, and administer these screening criteria as necessary to comply with changes in applicable law.

Legacy Elite Property Management — Equal Housing Opportunity Provider

These criteria are subject to change. Please contact our office to confirm current screening standards.

RESOURCES:

<https://app.leg.wa.gov/rcw/default.aspx?cite=59.18>

<https://tacoma.gov/government/departments/community-and-economic-development/housing-division/renting-in-tacoma/>

<https://www.hum.wa.gov/fair-housing>

<https://www.hud.gov/helping-americans/fair-housing-act-overview>

<https://www.justice.gov/crt/fair-housing-act-1>