



Application Screening Criteria

If any applicant needs assistance, known as ‘reasonable accommodation,’ in the application process please advise the Owner/Agent at the beginning of this process. Applicant is urged to review the screening criteria prior to submitting an application to determine if requirements can be met.

APPLICANT PROCESS: Application fees are nonrefundable and non-transferrable once your credit/criminal reports have been processed.

1. All applicants over the age of 18 shall submit a complete application, including necessary documentation (legally issued identification, income documents, etc.), and pay the appropriate application fees.
2. Application screening fee(s) are per individual regardless of applicants age (18 and over) or marital status. Applicant screening fee is \$45 per applicant. Any adult, who will be residing in the unit consecutively for 14 days or more, is no longer considered a guest and is required to apply for tenancy.
3. We review completed Applications in the order in which they are received.
4. Application screening may take up to 7 business days for approval or denial.

IDENTIFICATION: At the time of application, applicant(s) will provide copies of two types of identification. The first shall be a State issued ID (drivers licensed and/or identification cards will be accepted). The second a social security card or ITIN; a passport may be substituted for a social security card. If you do not have a social security or ITIN number, we require 12 months’ worth of utility bills to verify payment history.

SOURCE OF INCOME – At the time of application, it shall be the obligation of the applicant(s) to provide proof of their monthly income. Monthly income shall be equal to 2.5 times the monthly rent and must be from a verifiable legal source. If income is within \$200 of 3 times the rental amounts an increased deposit and/or cosigner will be requested.

Generally accepted documentation may include; If employed, copies of the most recent paystubs for the past three (3) months (the most recent paystubs is required in order to consider tips or overtime as consistent income) or a new hire letter. If you are new hire, please have your employer provide us with a business card as well as a letter on letterhead with your hire date, hourly rate of pay and how many hours you will be working on a regular basis. If Self-Employed a copy of the last year’s tax return. If you do not have a job but have an amount equal to 1 years’ worth of rent, we will consider that as your verifiable income if a bank statement is provided. State provided unemployment income is considered a verifiable source of income.

*Due to fluctuation in tips, bonuses and overtime these items will not be considered unless 6 months of additional steady income can be shown on your paystubs. If income is based on commissions, 1 year of paystubs will be required.

HOUSING REFERENCES – The applicant(s) shall provide information necessary to verify current and previous rental history for two (2) consecutive years. Positive rental history must be from unrelated sources. It is imperative to include Owner/Agent names, email address and phone number. If the applicant's housing during the past two years has included home ownership, mortgage payment history shall be considered. If applicant is unable to provide two (2) consecutive years of verifiable positive rental history and all other items of the application passed, then a double deposit can be required if approved.

No evictions within the past five (5) years. We do not consider evictions which took place five years or more ago. We also do not consider eviction judgments that were rendered during the COVID-19 Protection Period (April 1, 2020 – February 28, 2022)

CREDIT WORTHINESS – Credit worthiness will be based off your credit report and a negative report may result in denial. Negative credit reports include, but not limited to late payments, collections, charge offs, judgments, total debt load, and pending bankruptcy. Only exceptions to this rule are balances that accrued during the COVID-19 Emergency Period (April 1, 2020 – January 28th, 2022).

Credit not yet established will require a co-signer and/or a full additional deposit. A co-signer may be used to assist with financial qualification only. Original applicant must qualify on their own in all other areas.

COSIGNER QUALIFICATION CRITERIA – A co-signer will be APPROVED if all qualifications below are met, if the cosigner does not meet any 1 of the following criteria, then the cosigner will not qualify.

- Rental History: 3 years of valid and verifiable rental or mortgage history with no late payments.
- Gross Income: 4 times the rental amount of the unit and must be from a verifiable legal source.
- Credit History: MUST have excellent (670 or above); free of collections, charge offs or judgements for the last 5 years. No late and/or missing payments within the last 2 years. No evictions. Any bankruptcy (open and/or discharged) will result in denial.

DISCLAIMER: If any credit reports show a utility or housing related accounts in collections or that monies are owed to the current or past Owner/Agent; all delinquent accounts must be paid in full before we approve your application. Proof of payment in full is required.

SECTION 8 APPLICANTS CRITERIA – All Section 8 applicants are required to meet the same criteria as stated above, with the exception that the applicant only needs to provide verification of income to meet 3 times the amount of their portion of the rent.

ARREST AND CONVICTIONS – Criminal history will be evaluated on a case-by-case basis.

An applicant will be denied if a conviction constitutes any of the following: a) drug-related crime; b) a person crime; C) sex offense; D) a crime involving financial fraud, including identity theft and forgery; or E) any other crime if the conduct for which the applicant was convicted or charged is of a nature that would adversely affect the health or safety of other individuals or could result in physical damage to the premises. If an applicant has a conviction under these criteria, that may otherwise disqualify them, they may submit additional information along with the application. We will then perform an individual assessment to determine their approval or denial.

DEMEANOR AND BEHAVIOR – The behavior and demeanor of all applicants during the application process will be considered while determining approval.

APPLICANTS SHOULD CONSIDER THE FOLLOWING LIMITATIONS –

- Occupancy may not exceed two persons per bedroom.
- Pets are only permitted if allowable on the property you are interested in and after required forms and documentation are received and approved.
- Property Owner will require Renters Liability Insurance unless otherwise stated.

GROUND FOR DENIAL WILL RESULT FROM THE FOLLOWING FOR ALL APPLICANTS:

- Incomplete application
- Inaccurate or falsification of the rental application
- Any “open” bankruptcy
- Unverifiable social security number
- Verifiable income less than the required amount
- Any verifiable unpaid eviction showing on credit report or confirmed with Owner/Agent.
- Three (3) or more late payments and/or NSF checks in total within a consecutive 3-year period
- Two (2) or more noise complaints and/or other material non-compliance within a 12-month rental period (current and/or previous)
- Unverifiable income
- Any applicant currently using illegal drugs will be denied. If approved for tenancy and later drug use is confirmed, immediate termination shall result.

VARIANCE POLICY:

All applicants may submit a written explanation with their application if there are extenuating circumstances which require additional consideration.

If after making a good faith effort to verify information on your application without success, or if you fail to pass any of the screening criteria, the application process will be terminated. Exceptions will take into consideration with increased deposit or qualified co-signers at the sole discretion of the Owner/Agent.

NONDISCRIMINATION POLICY: We do business in accordance with Fair Housing Laws; therefore, we do not discriminate based on a protected class including, race, color, sex, religion, sexual orientation, national origin, disability, marital status, familial status, source of income, or any other protected class as defined in any federal, state, or local laws.

Applicant screening is completed and possessed by PACIFIC WEST PROPERTY MANAGEMENT, LLC. Public reports (evictions and convictions) are generated by APPFOLIO Screening Services. If your application is denied based upon information received from any of the above, you will be notified of the denial via a letter of explanation, which will be sent to the most current address that you provide. We may or may not call and/or email you of this decision. You have the right to appeal the accuracy of the information.