



455 W STUART RD | BELLINGHAM, WA 98226

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## Application Criteria

All screening is done in accordance with Federal, State and local regulations. All persons who are not approved unconditionally are entitled to receive a copy of their screening from the Consumer Reporting Agency. If you think you have been denied due to an error on your report, you have the right to contact the screening company to correct it.

**Conditional Approval** - You may be asked to get a co-signatory, pay an increased deposit, or pay last months rent in advance if you do not meet the qualifying criteria. If approved with conditions, you will be offered the options available to you, based on your qualifying criteria.

### Rental History

- Negative rental history may result in denial.

Negative rental history could include: a recent history of eviction, delinquent balances or collection accounts with a prior landlord, chronic late payments to a landlord, or a history of lease violations.

### Credit History

- Required minimum credit score of at least 600.
- Credit Scores below 500 will result in denial.
- Scores between 500-599 may result in conditional approval.
- No delinquent balances owed to prior landlords or utility providers.

Negative credit history such as discharged bankruptcy, or consumer debt collections greater than \$1000 may require conditional approval. For the purposes of screening, we do not consider medical collections.

### Income/Employment

- We require legal and verifiable gross local income equal to 2.5X the rent.

We will consider verifiable job offer letters. If you work remotely or are transferring from out of area, we may require verification from your employer. Proof of income must show your name, the date, and gross amount of pay.

For households of multiple persons requiring cosigners, we use the following formula to determine income qualification:  $\text{Total Rent} \div \text{Number of Adult Tenants} = \text{Your Rent Portion}^{**}$



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### **Criminal History**

- All convictions that might come up on your record must be disclosed on your application, but will not necessarily be grounds for denial of the application.

We perform an individualized assessment of any adult with criminal convictions as allowed by law 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. Applicants may be denied if their past convictions may reasonably pose a threat to persons or property.

\*Applications denied for criminal history may be appealed for further review.

### **Cosigner Requirements**

- Credit Score of 600 or Better, AND
- Gross Income 4X the Rent Portion\*\*, AND
- Must Meet All Other Criteria

Prospective cosigners can request a copy of the Cosigner Addendum to fully review the terms of the agreement.

\*\*Total Rent ÷ Number of Adult Tenants = Your Rent Portion

### **Grounds For Automatic Denial**

The following may result in an automatic denial:

- Verified Eviction/Unlawful Detainer
- Falsification of Rental Application
- Undisclosed Criminal Convictions
- Credit Scores below 500
- Non-Discharged/Open Bankruptcy
- Delinquent Balances Owed to Prior Landlords
- Delinquent Balances Owed to Utility Companies
- Threatening, Lewd, Vulgar or Harassing Conduct During the Application Process