

# Rental Criteria and Application Disclosure

The following information will be accessed as part of the screening of any application for tenancy:

### **General Requirements**

- No application will be accepted until all potential renters in your party have seen and completed a walkthrough of the property and/or a video tour with a representative of Rob Gasca Real Estate Group LLC.
- Applicant must be on time for showing appointment or reschedule with a timely call (failure to do so results in denial of the application.)
- Must submit a fully completed application with no material misstatements or omissions for every occupant (over 18
  years of age or emancipated minor). Groups of more than one applicant will not be considered until the applications
  from all members of the group are received in full.
- Positive government issued ID for all adult (over 18 years of age or emancipated minor) occupants. (Failure to provide ID results in denial of the application.)
- Any other information provided by the applicant (anticipated length of tenancy, tenancy commencement date, etc.) will be taken in consideration. Any offers or proposals an applicant may choose to make (extended lease term, qualified guarantors/co-signer, etc.) will be taken into consideration.
- All animals, including service and comfort animals, must be screened through PetScreening.com before being accepted. Please visit robgasca.com for the link.
- Pursuant to RCW 59.18.257 all correspondence will result in pre-screening of potential tenant(s).
- Each occupant 18 and older must meet the credit and landlord criteria on their own. If applying in a group, income may be combined to meet the 2.5x income requirement. Failure to meet the criteria may result in the denial of the application, need for a qualified guarantor, or payment of additional funds.

Credit requirement (credit report via a third-party Consumer reporting Agency listed on the on-line application through our website)

- A positive credit history with:
  - No rental related collections
  - Collections, outside of rental related collections, totaling \$250 or more may be grounds for denial
  - More than 15% of derogatory accounts may be grounds for denial
  - No Unlawful Detainer action or eviction history
- Portable screening reports (previous tenant screening reports) will not be accepted
- Student and medical debt are excluded from the above credit requirements

## Income Requirements

- Proof of verifiable employment and/or source of income
- Income must be 2.5 times the gross rental amount
- Co-Signers must provide proof of earning gross income of at least 4 times the monthly rent.
- W-2 Employees
  - Provide the two (2) most recent paystubs
  - Each stub must include employer name, employee name, and date of pay period
- Offer letter from prospective employer
  - Must be on employer letterhead, include applicant's name, compensation summary, and signed by all
    parties
- Self Employed/Retired
  - Provide the three (3) most recent bank statements, including all pages, and previous year's Income tax statement
  - Each statement must show the name of bank, account holder's name, statement date, summary of deposits, and balance



- Proof of alternative source of income:
  - May be from a lawful verifiable source other than wages, salaries, or other compensation for employment including, but not limited to: Section 8 vouchers, social security benefits, unemployment benefits, charity programs, maintenance or child support, and/or any federal, state, local government, private or nonprofit administered benefit program.

#### Rental References

- Two (2) positive landlord references (i.e. timely rent payment, no damage in excess of normal wear and tear, no documented rule violations, timely issuance of notices of intent to vacate and compliance therewith.) from within the last two (2) years. References must have a valid email address.
- We may deny the application and move on to the next if the previous landlord does not respond within 48 hours of inquiry.
- If the applicant owned a home and cannot provide rental references proven mortgage payments will be looked at.
- If an applicant has no landlord references, a qualified guarantor may be required.

## **Criminal History**

- Criminal history will be considered on a case-by-case basis.
- Public records regarding civil court records may be grounds for denial. Registration as an adult sex offender may be grounds for denial.

If the property is in the City of Seattle the following will apply:

- We operate according to Seattle's First in Time law with all previously stated criteria taken into account to qualify the applicant.
- Applicants will not be screened for criminal history, although registration as a sex offender may be grounds for denial.
- In the event an applicant has a sensory, physical, or mental impairment that limits a major life function, or needs meaningful access to the application form (i.e. -applicant does not speak English and needs a translator) and is not able to complete an application in a timely manner, they can make a request for additional time or a reasonable accommodation to extend their application period for up to 72 hours. Please submit your request directly to the Property Manager with the requested timeline to complete the application, the reason for your accommodation request and documentation supporting your request.

City of Tacoma: https://www.cityoftacoma.org/cms/one.aspx?pageId=163295

The following may result in immediate denial of an application:

- False, incorrect or misleading information.
- Threatening or abusive behavior towards a Rob Gasca Real Estate Group employee, agent or contractor.





FAIR CREDIT REPORTING ACT (FCRA) INVESTIGATIVE CONSUMER REPORT DISCLOSURE: As part of the rental application and screening process, Rob Gasca Real Estate Group may obtain an investigative consumer report, as defined under the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.). This type of report may include information concerning an applicant's character, general reputation, personal characteristics, and mode of living.

#### FCRA AUTHORIZATION TO OBTAIN A CONSUMER REPORT

By submitting a rental application, and pursuant to the federal Fair Credit Reporting Act (15 U.S.C. \$1681 et seq.), applicants hereby authorize Rob Gasca Real Estate Group ("Company") and its designated agents and representatives to obtain a consumer report and/or investigative consumer report for the purpose of evaluating eligibility for residency at the rental property for which the applicant has applied.

The scope of this report may include, but is not limited to, verification of: Social Security number (if applicable), Current and prior residential history Employment history and personnel records, Education and references, Credit history and credit reports, Criminal history records (if applicable, including federal, state, and county jurisdictions), Motor vehicle records, including driving history, traffic citations, and registration, Any other public records relevant to the evaluation of rental eligibility

Applicants authorize the release of such records or information from any individual, company, corporation, public agency, or other entity that may possess them. Applicants further authorize any current or former landlord, housing provider, employer, school, police department (if applicable), financial institution, or personal reference to provide Rob Gasca Real Estate Group or its designated agents with information relevant to the application for residency. A photocopy or electronic copy of this authorization shall be considered as valid as the original.

Applicants understand that, pursuant to the Fair Credit Reporting Act: If any adverse action is taken based on information contained in a consumer report, the applicant will be provided with a copy of the report and a written summary of rights under the FCRA.

If the application is denied, the applicant will be notified by an Adverse Action Letter explaining the reason(s). The applicant may contact the property manager and/or the screening provider directly to discuss the decision.

Upon written request, made within a reasonable period of time after receiving this disclosure, the applicant has the right to request a complete and accurate disclosure of the nature and scope of any investigative consumer report conducted.

Inquiries and written requests regarding the investigative consumer report may be directed to the screening provider at:

AppFolio Screening Consumer Relations 70 Castilian Drive, Goleta CA 93117

(866) 359-3630 | screening.consumer.relations@appfolio.com | www.appfolio.com/consumer