

# RPA Application Process & Criteria

Real Property Associates, Inc. supports equal housing opportunity, including the Fair Housing Act as amended, a federal law applicable in all states that prohibits discrimination in housing based on race, color, religion, sex, national origin, familial status or disability. In addition, many states and localities have their own local fair housing laws or ordinances, which may protect additional characteristics from discrimination in housing. RPA does not discriminate on the basis of any state or locally protected characteristics. Please note that these are our current rental criteria; nothing contained in these requirements shall constitute a guarantee or representation that all residents and occupants currently residing at this community have met these requirements

**ALL APPLICANTS WILL BE CONSIDERED, AND A DECISION WILL BE MADE BASED UPON REFERENCES FROM PREVIOUS LANDLORDS, VERIFIABLE ABILITY TO PAY, JOB AND CREDIT HISTORY AND PERSONAL HISTORY.**

**APPLICATION FEE:** Applicant(s) will be charged \$45.00 each for screening and processing the application(s). This fee is non-refundable whether your tenancy is accepted or not accepted. Should your application not be accepted, and you have questions concerning your references or credit, please contact the property manager. You may request a free copy of your credit report if you are denied tenancy, or the landlord takes other adverse action. We do not accept comprehensive reusable tenant screening reports.

**GENERAL REQUIREMENTS:** Applicants must view the property. No applicants will be accepted without a completed walkthrough of the property or unit. For applicants who are not able to view the property in person, they must arrange to view the property through an interactive or virtual tour.

**RENT TO INCOME RATIO:** All applicants must have a verifiable source of funds. Applicants must have income at least 3.5 times the tenant paid rental amount less any concessions or incentives. If an applicant's income is not sufficient, a guarantor may be required. If a guarantor is required, guarantor's income must be 5 times the tenant paid rental amount.

**RESIDENCY HISTORY:** All occupants 18 and over (except first time renters) must have at least 12 months of verifiable and positive residency history immediately preceding application.

- Verification must be performed by a third-party entity. Verification by an individual will not be accepted unless proof of payments on a timely basis is included.
- First-time renters or applicants with no verifiable residency history will require payment of an additional deposit or acceptable guarantor in lieu of immediate past rental history.
- Residency history that includes prior evictions, multiple late payments, returned checks, poor housekeeping, conduct disturbing the rights and comforts of other residents, unauthorized occupants, property damage or failure to adhere to the policies and regulations of the community or management company will result in automatic denial of the application.
- Being asked to leave a former property for any reason, harassment of other residents or management of a former community and harassment of the management of the community you are applying for may be grounds for denial.
- Landlord reference indicating the landlord would not re-let to the applicant due to lease violation is grounds for automatic denial of the application.
- If Applicant owned his/her immediate prior residence, mortgage history will be verified through credit report or other documentation of home ownership.

**EMPLOYMENT** (current and previous): Applicant must supply 12 months of stable, verifiable employment. If an applicant has less than 12 months of employment history, an additional deposit or guarantor may be required.

- If retired or not employed, applicant must pass income, credit and criminal criteria, or (in some instances) pay an additional deposit or provide an acceptable guarantor.

- If self-employed, applicant must provide (1) the prior year's tax return with Schedule C form with the applicant's affidavit that anticipates applicant's NET earnings for the next 24 months; (2) CPA/accountant's statement of the prior year's tax returns and anticipated NET income for the next 24 months; or (3) 24 months of certified or uncertified financial statements (including accountant's calculation of straight-line depreciation expense if accelerated depreciation was used on the tax return or financial statement). Otherwise, an additional deposit or guarantor may be required.
- Full time students (minimum of 9 credit hours) who do not have verifiable employment must provide proof of school enrollment and must provide either additional deposit or an acceptable guarantor.

**IDENTIFICATION:** All applicants will be asked to provide positive identification and evidence of their lawful presence in the United States. All applicants must present a valid driver's license or other government-issued photo identification and one of the following; 1) a United States government issued Social Security number; 2) Form I-94 Arrival-Departure Record showing entry date and authorized period of stay; 3) temporary resident alien card verifying approved entry by the United States government (I-94W); 4) Form I-95; 5) Form I-151; 6) I-551 Permanent Resident Card (Alien Registration Receipt Card); 7) Form I -688 Temporary Resident Card; Form 1-688A Employment Authorization Card; 9) Form I-688B; or 10) Form I-766.

**CREDIT SCREENING** (excluding student loans and medical accounts)

- An applicant with an unsatisfactory credit report will be denied.
- Excessive collection accounts, including utility accounts (regardless of status) will result in denial of the rental application. All utility collection accounts within the last 2 years must be paid in full and confirmation presented with the application in order to be approved.
- An applicant whose credit report contains more negative than positive history may be approved subject to an additional deposit.
- Bankruptcy (regardless of discharge) or repossession within the last 5 years may be grounds for denial of the application or may require an additional deposit for approval.
- Rental housing debt, evictions, or collections within the last 5 years will result in automatic denial of the application.
- Any unresolved tax liens will negatively impact the overall applicant screening result.

**CRIMINAL HISTORY SCREENING**

- All applicants who apply and the property is located within the City of Seattle, will not be screened for criminal history. However, Management reserves the right to check the Sex Offender Registry and that may lead to denial of tenancy as allowed by Seattle law.
- For those applicants who apply, and the property is located outside of the City of Seattle, all applicants (and current residents upon renewal where applicable) will be screened for criminal history.
- RPA considers the entire application. We do not exclude individuals simply because of prior convictions and only consider records that are reportable under the Fair Credit Reporting Act and rules of Washington.
- Convictions do not result in automatic denial of application or lease renewal; consideration will be given to the nature, date, and circumstances of conviction.
- Convictions involving sexual misconduct (as defined by state law), drug related crimes, theft by check or a physical crime against a person or another person's property may allow approval of the application with special conditions, or denial based on the crime and date of said criminal charges.
- Applicants or current residents appearing on the list of known terrorists and wanted fugitives as provided by the Office of Foreign Asset Control (OFAC), federal agencies (including the FBI or other state and local law enforcement agencies) will be denied. All applicants and current residents aged 18 and over will be screened through the OFAC.

**All persons 18 and over intending to rent a property must qualify in each of the above categories with the exception that the household's combined income may be used to satisfy the rent to earnings ratio. Any person under the age of 18 intending to occupy a property must be identified on the application and listed on the lease or such person will otherwise be considered an unauthorized occupant.**