

Rental Application Criteria ~ Allied Residential for King County Housing Authority Sites

- Rental history:** 12 month valid, positive and verifiable rental history or home ownership.
Lack of 12-month rental history or home ownership will be grounds for an Increased Deposit
- Credit:** Credit Score (Experian Scorex Plus) of 625 or greater **OR** past due debt less than \$1000 to qualify for an approval.

A credit score that is less than 625, no established credit score, or derogatory credit (excluding medical, student loan debt and past due/foreclosed mortgage) from \$1000 - \$5000 will be grounds for Increased Deposit.

Derogatory credit (excluding medical, student loan debt and past due/foreclosed mortgage) in excess of \$5000 will result in denial of the application.
- Employment:** 12-months on the job or related consecutive work in the same field or verifiable fixed assets the value of which equal no less than 3 times the total lease amount. Less than required length of employment or assets will be grounds for Increased Deposit.
- Income:** Verifiable gross monthly income must equal no less than 2 times the monthly rental amount.
Income that is less than 2 times of the monthly rent or lack of verifiable income will be grounds for cosigner.
- Identification:** Valid identification with full name, date of birth and photo, and full social security number and/or valid, verifiable work visa, alien registration receipt card, temporary resident card, employment authorization card, tax payer's identification card or other identifications that could be used to verify applicants' eligibility and suitability.
Falsification or lack of verifiable document will result in denial.
- Conditional approval:**
A. Approval with prepayment of increased deposit;
B. Approval with qualified co-signer.
- Qualified co-signer:**
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| Rental history: | 12 months of valid, verifiable rental or mortgage history with no late payments. |
| Credit: | A minimum credit score of Experian Scorex Plus score of 650 or its equivalent. |
| Employment: | 12 months on the job or continuous, verifiable employment or fixed assets the value of which equals no less than 6 times of the total lease amount. |
| Income: | Verifiable income equal no less than 4 times of the rental amount. |
| Residence: | Must reside in the state of Washington |

Grounds for denial will result from the following on all applicants (both convictions and pending charges)

- Falsification of rental application, non-disclosure of criminal records or lack of verifiable document.
- Verified unpaid eviction and/or rental collection and/or judgment within one year for financial reasons.
- Verified eviction and/or rental collection and/or judgment within five years for non-financial reasons. (Paid eviction/rental collection/judgment may qualify for unconditional approval)
- Extreme and adverse rental history within five years, e.g. owing balances, documented more than three complaints and/or late payments and/or NSF checks in 12-month period, documented damages, abusive/violent behavior towards management staff or statement by landlord "Would not re-rent". (Less than 3 complaints, late rent payments, and NSF checks may qualify for an unconditional approval)

We do not automatically deny applicants based on criminal history. Rather, criminal history is considered based on the nature of the offense and time passed since the date of final disposition (e.g. applicant was released from prison, probation or parole). We limit consideration to those convictions, the **dates of final disposition of which pre-date the report by no more than seven years**. Note that convictions for the following offenses may result in denial: Murder – Manslaughter – Kidnapping – Arson - Terror Related Activity

Criminal conviction which results in a registered sex offender requirement and/or any current sex offender registry requirement.

In addition, we limit consideration to those convictions below, where the **conviction date is within the prior 3 years**. Note that convictions for the following offenses may result in denial: Theft (1st & 2nd degree), Assault 1st, 2nd & 3rd degree), Burglary (1st, 2nd degree & Residential), Vehicle Prowling (1st degree), Robbery (1st & 2nd degree), Malicious Mischief (1st degree), Rape (All counts), Rape of a child (All counts), Child molestation (All counts), Possession with intent to Deliver illegal substance(s) (All counts), Delivery or Sale of illegal substance(s) (All counts)

We accept comprehensive reusable tenant screening reports as defined in RCW 59.18.030