## **Application Screening Criteria**

If any applicant needs assistance, known as 'reasonable accommodation' in the application process please advise the Landlord. Applicant is urged to review the screening criteria to determine if requirements can be met.

APPLICANT PROCESS: Application fees are nonrefundable and non-transferrable once application has begun being processed.

- 1. All applicants over the age of 18 shall submit a complete application, include necessary documentation (legally issued identification, income documents, etc.), and pay the appropriate application screening fees.
- 2. Application screening fee(s) are per individual regardless of applicants age (18 and over) or marital status. Applicant screening fee is \$40 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. At the time of application, it shall be the obligation of the applicant(s) to provide proof of income by submitting copies of the following: If employed, copies of the most recent paystubs for the past month (3months of the most recent paystubs is required in order to consider tips or overtime as consistent income) or a new hire letter. If self-employed copies of the most recent tax returns (schedule C): Copies of assistance checks or verification from assistance sources of amount, consistency and duration: i.e.: retirement, child support, etc., documents to prove amount of income or other information as designated by landlord.
- 4. Application screening may take up to 7 business days for approval or denial.
- 5. Upon acceptance, applicant(s) may be required to complete, sign and pay a reservation deposit, rental agreement and/or pay applicable fees and/or deposits within 24-48 hours of approval. Applicants must take possession of the property within two weeks of approval.
- 6. 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 following, you will be notified of the denial. A follow up letter of explanation will also be sent. You have the right to appeal the accuracy of the information.

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.

RENT TO INCOME RATIO: Combined gross income for all applications shall be at least 2.5 times the monthly rent amount or a total of 12months of rent in the bank. SOURCE OF INCOME: Stability of the source of income and amount of income during the past five years may be considered. All sources of employment and non-employment income shall be legally obtained and verified through writing.

HOUSING REFERENCE: The applicant(s) shall provide information necessary to verify current and previous rental history for the past two years. This information shall include Landlord names, phone numbers and fax numbers. Information obtained from those related by blood or marriage may require compliance with the variance policy. If the applicant's housing during the past five years has included home ownership, mortgage payment history shall be considered.

CREDIT WORTHINESS: Credit worthiness may be determined from a credit report which should reflect prudent payment history. Applicant(s) history should be free of evictions for the past 3 years, judgments, utility collections and bankruptcies. A valid explanation may be considered by the owner/agent if provided by the applicant(s) in writing.

LIMITATIONS: Occupancy shall not exceed two persons per bedroom plus one additional. Occupants under the age of 2 are not counted in the total. Smoking is NOT allowed on the property unless otherwise specified. Pets may or may not be permitted, dependent on the owner/agent. Breed restrictions include Pitbulls, Dobermans, and Rottweilers. The owner/agent will allow aid animals or modifications to the unit necessary to assist those with disabilities.

ARRESTS AND CONVICTIONS: Arrests and/or convictions may be evaluated. Any individual whose occupancy could constitute a direct threat to the health or safety of other individuals or could result in physical damage to the premise will be denied. Excellent VERIFIABLE rental history and EXCELLENT credit (no accounts may be delinquent or in collection status) shall be established and will be taken into consideration when evaluating the conviction(s).

DEMEANOR AND BEHAVIOR: The behavior and demeanor of applicants during the application process will be considered.

INCOMPLETE, INACCURATE OR FALSIFIED INFORMATION: Any information that is incomplete, ineligible, inaccurate, or falsified may be grounds for immediate denial of the application.

VARIANCE POLICY: Failure to meet the screening criteria as stated may be grounds for:

- 1. Denial of the application
- 2. Additional deposit.
- 3. Co-signer may be used to assist with financial qualification <u>only.</u> Original applicant must qualify on their own in all other areas. Co-Signer is required to meet all above criteria in addition to;
  - 1. Gross income for a Co-Signer must be 5 times the monthly rent.
  - 2. Credit history should be free of collections history within the last 5 years, no late and or missing payments within the last 2 years, no evictions, no unpaid judgments, and no bankruptcies.
  - 3. Credit score must be 670 or above.