**RESIDENT WORKSHEET**

**Our Deposits**
The deposit is based on your credit and rental history. Our standard deposit starts at one times the monthly rent + utility fee. For excellent credit and rental history, you may qualify for a discount of up to 40%. $250 of the deposit is non-refundable and covers move-in and admin costs. Each cat increases the deposit by $200, $100 of which is non-refundable.

**Our Qualification Standards**
Your application cannot be approved if you meet ANY of the “Conditions for Automatic Denial” in any category.

Your application cannot be approved unless you must meet the “Conditions for the Standard Deposit” in at least ONE of the categories (Rental History, Credit History, Employment and Income).

If you do not meet the “Conditions for the Standard Deposit” in ALL the categories but do in at least ONE, good news! 😊 You still qualify for approval. We may just ask for an increased deposit or qualified cosigner.

If you meet the “Conditions for the Standard Deposit” in ALL the categories but do not meet the “Additional Requirement for Discount”, your deposit will be the standard deposit. If you do meet the “Additional Requirement for Discount” in all the categories as well, your deposit will be the lowest we offer. Please ask us what this is as it is different at each location and also depends on if the apartment is furnished.

Please bring up any special circumstances that aren’t covered or other questions before you apply as the application fee is non-refundable.

**Requirements for Residency**

We base the requirements on your rental history and credit. We do require proof of renters insurance within 30 days of occupancy.

**Rental History**
Conditions for the Standard Deposit

- 12 months of valid, favorable 3rd party rental history or verifiable home ownership
- No more than 1 late payment in 12 months
- No more than 1 NSF check
- No noise complaints
- Military shall be considered to have favorable rental history
$$$$ Additional Requirement for Discount $$$$: 24 months of valid, favorable, 3rd party rental history with no notices given, spanning 2 landlords, or 36 months verifiable home ownership

Conditions for Automatic Denial
- ✔ Not providing the last 2 addresses lived at (exceptions for those who have never lived away from their family home before)
- ✔ Eviction pending or within the last 12 months
- ✔ 2 or more evictions within the last 10 years
- ✔ Unauthorized pets or roommates
- ✔ Exceeding given occupancy standards for the apartment
- ✔ 3 or more noise complaints within a 12 month period
- ✔ 3 or more complaints for the same issue, any issue, within a 6 month period
- ✔ Unauthorized smoking of cigarettes or marijuana
- ✔ Failure to give proper notice to move for any previous address
- ✔ Being asked to leave due to lease violations
- ✔ Starting a fire in a previous unit due to either negligence or an accident
- ✔ Causing an infestation of bed bugs
- ✔ Leaving a rental unit in damaged condition on move-out either as reported by previous landlord or as part of the balance of a rental collections.

Credit History

Conditions for the Standard Deposit
- ✔ 2 or more trade accounts established for at least 1 year
- ✔ Less than $1,500 total in derogatory credit, medical collections disregarded
- ✔ No more than 4 separate derogatory credit items, medical collections disregarded
- ✔ No open rental collections
- ✔ No paid rental collection exceeding $1,000
- ✔ No open bankruptcy

$$$$ Additional Requirements for Discount $$$$: 3 or more trade lines established for at least 3 years. No derogatory credit

Conditions for Automatic Denial
- ✔ 2 or more unpaid rental collections in any amount, or a single unpaid rental collection exceeding $3,000. If a rental collections balance is less than $3,000, you may still qualify but your deposit will not be less than the outstanding balance.
- ✔ More than $30,000 in derogatory credit. Medical, student loans, real estate loans and one vehicle collections may be disregarded
Employment and Income

Conditions for the Standard Deposit
✓ At least 12 months with current employer or 3 years in similar job
✓ If unemployed or retired, must show alternative source of income that meets the requirements or savings at of at least 24 months’ worth of rent
✓ Income must be verifiable, legal and reported to the IRS. Pay stubs are required if employer will not verify. Unreported cash income is not included.
✓ Gross monthly salary (including non-garnishable income) for
  • 1 occupant: 2 times the monthly rent and utility fee
  • 2 or 3 occupants: 2 ½ times the monthly rent and utility fee
  • 4 or more occupants: 3 times the monthly rent and utility fee
✓ Minimum monthly scheduled payment on all current debt plus the rent and utility fee must not exceed 80% net monthly income

Conditions for Automatic Denial
✓ Failure to indicate if your current employment is ending as reported by your employer

Criminal Background and Miscellaneous

Conditions for Automatic Denial
✓ Any Felony in the last 7 years
✓ Any Misdemeanor in the last 2 years (except DUI)
✓ Any of the following in the last 7 years
  o Murder, 1st & 2nd degree
  o Manslaughter, 1st degree
  o Assault, 1st, 2nd and 3rd degree
  o Robbery, 1st and 2nd degree
  o Rape, all counts
  o Rape of child, all counts
  o Child molestation, all counts
  o Sex offender status, all levels
  o Kidnapping, all counts
  o Theft, 1st and 2nd degree
  o Burglary, 1st and 2nd degree
  o Residential Burglary
  o Vehicle Prowling, 1st degree
  o Malicious Mischief, 1st degree
  o Arson, 1st and 2nd degree
  o Reckless Burning, 1st degree
  o Possession Controlled Substance – Intent to Deliver, all counts
  o Delivery or Sale of Controlled Substance, all counts
✓ Any of the following
  o Falsification or incomplete rental application
  o Unverifiable social security number
o  If any roommate does not meet approval criteria, all roommates are denied
o  All occupants must pass the criminal background
o  Misses appointment or is more than 30 minutes late without calling
o  Coming to appointment intoxicated by drugs or alcohol
o  Gang association
o  Undisclosed evictions or rental collections
o  Undisclosed addresses with occupancy dates in between addresses reported on application
o  No valid phone number

Definitions:

“Derogatory credit” includes past due accounts, collections, charge off accounts, tax liens, judgments in excess of $100 and/or bankruptcy (discharged or not)

“Qualified cosigner” includes persons who pass all rental qualifications

“Non-garnishable income” includes tips, babysitting earnings, DSHS payments, child support, trust funds, student loan proceeds, and disability income.