

RENTAL CRITERIA AND SCREENING PROCESS

Before tenancy can be approved, all applicants must go through a tenant screening process. You will be required to fill out and sign a rental application to be considered for tenancy. The application will be reviewed for completeness, and the information included in the application will be used to generate a **consumer report**. The consumer report will be reviewed by the landlord prior to approval of tenancy. The consumer report may contain any or all of the following information: scored credit report, address history, criminal history search, sex offender registries search, eviction history search, verification of current and/or previous rental history, verification of current and/or previous employment, verification of driver's license status.

GENERAL REQUIREMENTS:

1. **Positive identification with a picture will be required.** Rental references with phone numbers will be required.
2. **Each applicant will be required to qualify individually.**
3. Any false information supplied on rental application will result in denial.
4. All applicants must be 18 years of age or show proof of legal emancipation.
5. **Number of Occupants:** We allow two (2) people per bedroom plus one (1) person.

INCOME/EMPLOYMENT REQUIREMENTS:

1. Gross monthly household income must equal two and a half (2 ½) times the stated monthly rent.
2. You will be denied if you are unemployed and/or we are unable to verify income that affirms your ability to pay rent.
3. Some form of verifiable income will be required for unemployed applicants. (Verifiable income may mean, but is not limited to: Bank accounts, alimony/child support, trust accounts, social security, unemployment benefits, welfare, grants/loans.)
4. Self-employed applicants will be required to show proof of income through copies of the previous year's tax return.
5. Debt to income ratio may be considered if applicant does not meet minimum income qualifications.
6. Students with no verifiable means of income may be accepted with a qualified co-signer.

RENTAL REQUIREMENTS:

1. Six months of positive verifiable housing history from a third-party landlord is required.
2. Home ownership will be verified through the county tax assessor's office. Mortgage payments must reflect no more than four (4) late payments in the past two (2) years. Any additional late payments will result in denial.
3. Eviction free rental history will be required.
4. Negative rental history such as excessive noise complaints, outstanding debts or repayment problems, extensive damages, or anything that would cause the landlord to not re-rent will result in denial.

CREDIT REQUIREMENTS:

1. Delinquent accounts (more than 10% of the total number of accounts on the credit report) being reported on the credit report (exclusive of medical collections or student loans) will result in denial.
2. Credit score of 650 or higher is required.
3. Bankruptcy filed within the last three years will result in denial.

CRIMINAL HISTORY:

If the consumer report contains any of the following information, the application for tenancy will be denied:

1. Any currently pending criminal charges.
2. Any felony convictions in the last seven (7) years.
3. Two or more misdemeanor convictions in the last seven (7) years
4. Registered sex offenders.
5. Any eviction record.
6. Misdemeanors involving drug related convictions, or guilty plea will result in denial.

CO-SIGNER QUALIFICATIONS:

1. Verifiable monthly income must equal a minimum of four (4) times the applicant's rent. (Verifiable income may mean Bank Accounts & Trust Accounts.)
2. Credit score of 650 or higher is required.
3. Outstanding bad debt, i.e., slow pay, collection, repossessions, liens, judgements and wage garnishment programs, will result in denial of co-signer.



DENIAL PROCESS: _____

If your application has been denied, and you feel that you qualify as a resident under the criteria set out above, you should do the following:

1. Contact the company that supplied the information: **ACRAnet, 521 W Maxwell Ave., Spokane, WA 99201; 1-800-304-1249; email: TenantScreening@ACRAnet.com; www.acranet.com**
2. Correct any incorrect information through the credit-reporting agency as per their policy.
3. Request the credit-reporting agency to submit a corrected credit check to the appropriate screening company.
4. You have the right to obtain a free copy of your report by contacting ACRAnet.
5. Upon receipt of the corrected and satisfactory information your application will be re-evaluated for the next available rental home.

PAYMENT FOR SCREENING SERVICE: _____

1. Payment MUST be made payable to: ACRANET
2. NO PERSONAL CHECKS
3. Acceptable forms of Payment:
 - a. Cashier's Check OR Money Order
 - b. Debit or Credit card will ONLY be accepted with verification of the card holder's current and valid ID. ID MUST be present.

_____/_____
Resident Date

_____/_____
Resident Date

_____/_____
Resident Date

_____/_____
Resident Date

_____/_____
Authorized Agent Date

****EverStar Realty reserves the right to allow an applicant to have a qualified co-signer or to pay an additional security deposit if the applicant does not meet all of the rental requirements. This does not apply to applicants with criminal backgrounds.**

WE ARE AN EQUAL OPPORTUNITY HOUSING PROVIDER

